

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

REALTOR® UPDATE

September 2009



School is in session,
Please drive safely.

WABOR

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**"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

**From the President's Desk – Julie Vugrinovich,
ABR**

REALTOR® Safety Week 2009, which is sponsored by the National Association of REALTORS® and the Ohio Association of REALTORS® will be recognized and promoted September 13th – 19th. The theme this year is "Realtor Safety – Knowledge, Awareness, and Empowerment." Please remember to follow all safety rules and guidelines for your own protection and on all appointments. The safety of more than 1.3 million members continues to be the top priority for NAR, OAR, and with each one of us locally. With this year's observation, the focus in our industry includes The Three Keys of Staying Safe on the Job. They include – 1. Knowing how to react appropriately to a dangerous situation. 2. Being aware of your surroundings. 3. Empowering yourself with careful precautions.

There is a DVD and DC-Rom available at the Board office to any office, manager, or individual that would like to sign it out to show at a weekly meeting of other related event. My goal is to have all local offices promote REALTOR® Safety Week in September and continue to conduct safety training with your agents, offices, and employees throughout the year.

Our September 15th meeting will be held at DiLucia's on Elm Road with a One (1) Hour "Safety in Real Estate" Continuing Education class sponsored by Mink Seminars. Sign in will be at 3:30 pm with the class to start at 4:00 pm. Sign in and Social Hour will start at 5:00 pm with Dinner at 6:00 pm and Election of Officers directly after dinner. Cost is \$20.00 per person and includes the continuing education. Please call or e-mail the Board office by September 10th with your reservation. We will also be kicking off our Warren Area Board of REALTORS® United Way Campaign this same evening. Our 50/50 will benefit the many programs of United Way and Pat Ballantine will be the representative for WABOR this year. She will be contacting each office and company this year to "team up" with a representative to help collect donations.

We had an awesome evening of food, fun, fellowship, and networking at the WABOR/YCAR Summer Picnic held at McMenamy's on August 21st. Many thanks to Attorney Patricia Kearney for making all the arrangements in putting our continuing education Finance/Appraisal Panel together regarding current hot topics and issues. We had a great turn out of members and the panel consisted of WABOR Affiliate Members Fred Estlack, Appraiser, Harry Britt, Appraiser, Doug Bitner, U.S. Bank, Jim Ditch, National City Bank, and Patricia Kearney as Moderator. Thank you to each one of the panel members for your time, help, and dedication to the REALTOR® profession and for always working with WABOR REALTOR® members to make our deals close a little easier and quicker. You are all appreciated very much! Thank you as well to all members from WABOR and YCAR who attended and to those who came out for the cornhole tournaments. We had a great time and a perfect Friday evening on the back patio.

Many thanks to Attorney Jack Lorenzetti of American Land Title Agency for the awesome door prize donations and use of his cornhole set and to the The Title Company of Warren for donating the awesome door prize bags.



I am always very interested and intrigued about the rich history of our Board and its wonderful members. Just a little piece of history that I researched – Most Realtors in Trumbull County refer to 345 High Street in Northeast Warren as “The House.” This is the address where every newly licensed Realtor must come to activate their license, take their orientation class, and receive their lockbox key. This is also where monthly Board of Directors meetings, Finance meetings, Committee meetings, and some Community meetings are held. According to the long chain of title work prepared by a local Warren Attorney, owners of the “The House” are traced back to 1898 as occupying the Warren Area Board of REALTORS® property, some of which include Gulf Oil Corporation and Cortland Savings and Banking Company. January 29, 1979 is the date the REALTORS® occupied and started business in downtown Warren. I am very proud to help celebrate 30 years at our current location and “The House” is paid for. Join me in the celebration at our September Meeting.

I hope to see many of our members at the upcoming Ohio Association of REALTORS® 99th Annual Convention and Expo to be held September 20th – 23rd at the downtown Columbus Convention Center and the Hyatt Regency Columbus. The Theme this year is “Survivor” and the cost is only \$99.00. Go to www.Ohiorealtor.org for all the information and details.

Be sure to congratulate Robin Goodwin, WABOR Office Assistant, for recently graduating with his Business Computer Applications Degree from Trumbull Business College.

Please take a minute to read about our “Realtor – Vital Piece of the Puzzle” for the month of September, _____, and to Ron and Ted Speaker of Affordable Removal Services, LLC, our Valued Affiliate of the Month. Make sure to contact an Affiliate of our Board to assist you with your needs to get the job done.

Here’s to Ohio’s Housing Market Striving and Thriving in 2009!

In Friendship, Julie V.



Housing Stats – July 2009

Existing home sales in Trumbull County including single family homes and condos for the month of July saw a decrease to 125 units sold from a pace of 154 units in June 2009. This is considerably below the 159 units level posted in July 2009. The average sold price July was \$81,638. July 2008 had a higher average sold price of \$94,359. The average market time or days on the market for July 2009 is 93 days versus 121 days in July 2008.

Existing home sales in Mahoning County including single family homes and condos for the month of July saw a decrease of 178 units sold from a pace of 190 units in June 2009, but largely below the 196 units sold in July 2008. The average sold price for July came in at \$100,378 compared to June's average of \$97,827, while July 2008 average sold price was \$97,051. The average market time for July 2009 was exactly the same for July 2008.

Existing home sales in Columbiana County including single family homes and condos for the month of July saw an increase to 61 units from a pace of 54 units from June 2009. This is sizably below the 78 units sold in July 2008. The average sold price for July 2009 was \$99,368 compared to \$95,635 in June 2009. July 2008 had a lower average sold price of \$79,538. The average market time was 118 days for July 2009 versus 115 days in July 2008.

2010 Slate of Officers

President - Steve Ferrebee
Northwood Realty

President Elect – Andrea Lupton
Northwood Realty

Past President - Julie Vugrinovich
Howard Hanna Real Estate

Treasurer – George Reed
Principi Realty

Director Positions:
Paula Lazzari
Jayne Fenstermaker
Theresa Liguori-Thompson
3 Year Term

Nikki Sullivan
2 Year Term

Cheryl Stevens
1 Year Term

Affiliate Director: Pat Ballantine
1 Year Term

2009 Affiliate Membership

Show our Affiliates you appreciate them by using them for all you business needs.

INSPECTION SERVICES

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

TITLE COMPANIES

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



AUCTIONEERS

Richard Basinger
Ron Hillier
McGuire Auctioneer Service
R.J. Reimold Auction Service

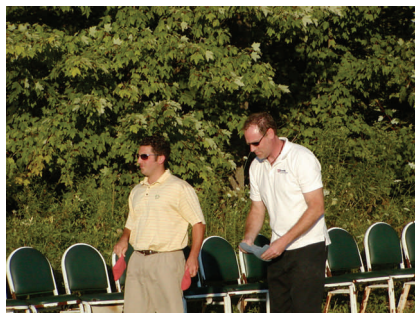
APPRAISAL SERVICES

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



LENDERS

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



INDUSTRY RELATED SERVICES

A C Services
Affordable Removals
All Electric
Cody's Lawn Service
Digging Dirt LLC
Dominion Enterprises
Home Builders Association
Grace Services, Inc.
Jardine Builders
JHN Construction
Moody Plumbing
Satolli Carpet
Shaffer Home Inspections
Tribune Chronicle
The Vindicator

**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.

Welcome New Member(s):

Diane Tullio—Coldwell Banker
Gerald Kruest—Northwood Realty



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

Specialist Joshua Nutt, son of Janice Nutt of Countrywide Home Mortgage
Specialist David Mickey, son of Trudy Mickey of Stevens & Associates
Sgt. Merle Sullivan, son of Ruth West, *former* WABOR manager
Senior Chief Jerry Ring, son-in-law of Ruth West retiring September 17th
S Sgt. Robb VanDervort, son of Barbara VanDervort of Howard Hanna
SSgt. Bradley DeRubba, grandson of Ethel Latil of Northwood Realty Services
Cpl DeRubba SA, grandson of Ethel Latil of Northwood Realty Services
Lt.Col. Bonnie Rogers, close friend of Karen Jones at WABOR

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



BEST WISHES

Our best wishes go out to Mary Ewing. She and hubby, Bob, are moving to Florida. She would love to hear from you and keep in touch with friends from Ohio.

Bob & Mary Ewing
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Lake Wales, FL 33898
1-863-438-4160
mlewing725@gmail.com

AFFILIATE APPRECIATION

Affordable Removal Service LLC specializes in Residential & Commercial Contents Removal & Property Clean-up. The company was started in 2008, and we are already seeing repeat customers and growth due to referrals. Most of our current customers are owners of rental properties. Many others are people whose parents are deceased or have been placed in nursing homes. This generation, who lived through the depression, found value in everything. It is quite rewarding to be able to help ease the burden on these folks. Much of what we deal with gives credit to the industry term "trash-out"; however, we do make an effort to recycle or set aside usable items for donation. Sorting is one of the most time consuming parts of the job, but we feel it is important. So far this year we have hauled over 38,000 pounds of office paper to be recycled, saving 60 cubic yards of landfill space. As far as REO properties go, we have found that most banks use larger companies out of Cleveland who sub contract the work. Given the opportunity, we are certain that you will find nobody works harder for less.

Bio Ted Speaker:

Ted handles the finances and marketing. Ted is a graduate of Champion High School. He has a certificate in Management from Maplewood Career Center. Ted was employed at Hiram College for nearly 24 years where he was Buyer and Distribution Center Manager. Ted's wife Marjie is a Special Education Teacher. They have three daughters, all full time college students: One a second year Law student at Akron U., one a senior at Hiram College and the youngest a sophomore at Kent State Main. Ted is an Elder in the Christian Church where he has had the opportunity to serve in many capacities.

Ted enjoys spending any free time with his grandson.

Bio Ron Speaker:

Ron manages the daily operations and estimates. Ron is a graduate of John F Kennedy. He has his certificate in Arboriculture from Hocking Technical College. Ron worked as a Supervisor for a local tree company for eight years, before spending 14 years employed at Kraft Maid. Ron's wife Michelle does the Bookkeeping for the Trumbull County Law Library. Ron is a lifetime member of the National Harley Owners Group and a member of the Warren Area Chapter. He dedicates any free time to putting the finishing touches on a cabin he built.

Notes from the WABOR Office

It has come to our attention that some Realtors, Appraisers and or Inspectors are not leaving homes as they found them. Please make sure all lights are turned off, doors locked and thermostats returned to their proper settings. Just be sure to leave the homes the way you found them.



Absentee ballots are available at the WABOR office for you to vote for your 2010 Officers and Directors. Office hours are 8:00 AM to 4:30 PM Monday through Friday for your convenience.

Beginning in September, you may start to prepay your 2010 dues in increments of \$100. This service will be available till December 1 which is the deadline for dues payments. Robin and I will keep a spreadsheet of your payments, but we advise you to also record any prepayments. Please remember that dues statements are printed at OAR and therefore will not reflect any prepayments made to WABOR. We are assuming that there will be no increase in dues at any level, so the total should be \$425.00 for dues, plus any RPAC donation or local promotion donation. Please make all checks payable to WABOR.

REALTORS...A Vital Piece of the Puzzle by Connie Cera



My children are all grown now, and I'm very proud of all four of them and my ten grandchildren, and I have been a widow for ten years now. I think that the best part of being of a "certain age" is the wisdom that comes from all that living. It's a great feeling to be happy and secure and know the small things that occur in daily living can be the most enjoyable and satisfying.

I've been a caretaker in my own family for quite some time now. My mother and my sister do not drive. So, I have taken responsibility for them. It's a lot of work, but comes with a great deal of satisfaction. It just makes me feel good to know that they have what they need. It has also taught me a lot more about myself. I have learned patience, and I am a lot more efficient. There are a lot of errands to be run every day. I'm never bored, that's for sure. Mom is 93 and Gayle is almost 60 now, and my aunt, Ellen is 92. We eat lunch and play cards every Friday, and I'm determined that we will all see each other weekly as long as it's possible.

I was a legal secretary years ago, and that was my training. It was hard work. We didn't have computers in those days. We had a device known as a dictophone, a machine the lawyer would record into and we would play it back and transcribe it on a newfangled electric typewriter. If you made a typing mistake, you used an eraser. Or, you got out another sheet of letterhead, carbon paper and a second sheet and started over. We had to be sharp and neat in our work. At the end of the day, the lawyer would proofread our typing, and we hoped it passed inspection.

Some twenty years later, I learned first hand I was needed by the women who got involved with divorce court. From my own experience in the legal field, I knew that things just weren't right. In 1960, a divorce, even a contested case, was finished in two days. A list of assets was presented to the Court, and then those assets were distributed according to the law. Today, these cases just go on and on and have become complicated only so the lawyers and employees of the Court can make more money.

I thought I was pretty smart in those days. However, I wasn't watching out for me during that early marriage. Women should always pay the bills, perhaps have a car in their name, have a joint checking account and be involved in their own personal finances.

I spent many years counseling women about how to prepare to go to Court and advising them of their rights to make them stronger. It was really cathartic for me. Making them stronger made me strong. It sure was a growing experience for all of us, I'm sure. Unfortunately, after a dozen years of trying to make the court system a better place for women, I just had to move on. I wish there could have been more done, but it was very stressful listening to all of the stories. I hope that it made a difference.

Those years were just another stepping stone in my life, and I love where I am today. I don't think I have ever been happier in my own shoes. Even in the real estate business, the best part is having some buyer say "Oh, I just love this house, it's just perfect".



Our sincere sympathy goes out to Julie and Dennis Vugrinovich. They have recently lost an aunt, sister-in-law and uncle. Please keep Julie's brother in your prayers as he is in very serious condition with colon cancer.