

**AUGUST 2011**

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D**

**NEAL OBRINGER  
PRESIDENT**

**LINDA PAINTER-STEMEN  
PRESIDENT-ELECT**

**JOE GUAGENTI  
VICE PRESIDENT**

**ROXANN DUNNO  
CHIEF EXECUTIVE OFFICER**

**PUBLISHED MONTHLY  
BY**

**WEST CENTRAL  
ASSOCIATION OF REALTORS®  
400 SOUTH CABLE ROAD  
LIMA, OHIO 45805-3112  
(419)227-5432  
(419)229-1842 FAX**



**WEST CENTRAL ASSOCIATION OF REALTORS®**

**2011 ANNUAL GOLF OUTING**



**PLEASE NOTE CHANGE OF LOCATION**

**Colonial Golfers Club  
10985 Harding Highway  
Lima, Ohio 45850**

**MONDAY, August 15, 2011**

**Golf & Dinner \$50.00**



**Dinner Only \$15.00**

*(includes tax & gratuity)*

**1 drink ticket**

**Buffet starts at 5:00**

- 18 Holes
- ½ Cart
- 2 drink tickets

**Call/Fax or Email Your Team or Dinner Reservations In Today**

*Phone 419/227/5432*

*FAX 419/229-1842*

*Email [secy@wcare.net](mailto:secy@wcare.net)*

**12:00 SHOTGUN START (2 Putt Rule)**

*(Check-in by 11:30)*



**WELCOME NEW MEMBERS**

**TRANSFER**

*Century 21 Sunway Realty*  
Tara Howell

\*\*\*\*\*

**MLS Tidbit**

All keyboxes have now been set for 24 hour access. This means that the plumber, appraiser or whoever needs to should be able to have access to get into the property at any time.

Name and Phone number can ONLY be put in private remarks on a listing.

**Unallowable Data in Public Remarks \$50.00**

Examples of data included but not limited to would be names, phone numbers, websites, logos, slogans, etc. *REALTOR® will be notified and allowed 48 hours to correct the identified violation before fine is assessed.*

\*\*\*\*\*



**DO YOU LIKE A BARGAIN??**

Stop by the board office and check our "Basket of Bargains" We have marked a lot of things down from the Board Store and there is more than likely something in there for you!

\*\*\*\*\*

**West Central Association Membership Statistics**

	Year to Date thru 6/15/2011	Year to Date thru 6/15/2010	Year Ending 12/31/2010
# Offices	62	63	62
# Primary Members	318	334	332
# Secondary Members	5	4	4
# Affiliates	25	26	25

**West Central Association MLS Statistics**

	Year to Date thru 7/15/2011	Year to Date thru 7/15/2010	Year Ending 12/31/2010
# Offices	82	79	82
Total Membership in Multiple	334	361	350
New Listings	1640	1754	3325
Closings	717	809	1548



The Third Quadrennial Period for the NAR Professional Standards Requirement Code of Ethics Course began January 1, 2009. **THIS COURSE MUST BE COMPLETED BY DECEMBER 31, 2012.** Fax your certificate to the Board upon completion of your Ethics Course as your Certificate Number is needed to meet this requirement.

\*\*\*\*\*

**JULY MLS VIOLATIONS & WARNINGS**

VIOLATION	Amount of Fine	Warnings	Fines
Bulletins over the 7 day limit	\$5/day	0	0
Unallowable Data in Public Remarks	\$50.00	0	0
Blank, Incorrect or Fictitious Information in Required Fields	\$50.00	0	0
No Photo	\$50.00	1	0
Non-Reported Closings (Solds)	\$50.00	0	0
Non-Reported Status Change	\$50.00	0	0
Non-Reported Dual or Variable Rate Commission	\$50.00	0	0
Listing Not Submitted to MLS within 48 hours	\$50.00	0	0
Entry of Branded Virtual Tour on Listing	\$50.00	0	0
Non-Existent Listing	\$500.00	0	0
Providing Login Name/Password to Non-Member	\$500.00	0	0

**OAR ANNUAL Convention...**  
*The American Dream is Alive*  
September 11-14  
Columbus Convention Center



## BOARD OF DIRECTORS

President Obringer called the meeting to order @ 8:30. President- Elect Linda Painter-Stemen, Tim Stanford, Jim Kitchen, Sandy Foreman, Veronica Fox, were present. Joe Guagenti, Chris Fleischman, Dick Clark, and Dino Guagenti were absent.

There was a quorum.

Agenda approved .

June minutes approved.

June financial statements accepted for filing.

Approved new affiliate: Beacon Mutual FCU, Lima, OH

Approved Policy and Procedures revisions of July 2011.

Approved Nominating committee: Chairperson Linda Stemen, Steve Uncapher, Ralph Haggard, Brenda Caprella and Kim Eilerman.

The next meeting is scheduled for August 10, 2011

\* \* \* \* \*



Thanks to Chrisa McGhee, State Bank, for providing the lunch and sponsoring the C E at the July Membership Meeting. Thanks also to Dana Smith for teaching the class on OHFA Program Updates.

\*\*\*\*\*



Allen County Fair  
August 19 – 27, 2011



## Sincere Condolences

go to Cindy Liening, Cowan, REALTORS®, on the death of her Grandfather, Russell Gratz, and her Uncle, Frank Hardesty.

go to Ruth Baldauf-Liebrecht, Schrader Realty, on the death of her brother-in-law, Daniel B. Baldauf, on July 16<sup>th</sup>.

\* \* \* \* \*

## Mortgage Assistance Relief Services Rule

The MARS Rule, intended to protect consumers from mortgage relief scams, affects disclosure requirements for short sales.

On July 15, 2011, The FTC announced that it will forbear from enforcing most provisions of its MARS Rule against real estate professionals who assist consumers in obtaining short sales from their lenders or servicers.

Effective immediately, real estate professionals acting in their licensed capacity will no longer need to comply with most of the Rule's requirements, including the required disclosures, advance fee ban, and recordkeeping requirements.

This forbearance of enforcement will only apply to real estate brokers (and real estate agents under their direction and control) who are:

1. Licensed and maintain good standing pursuant to any applicable state law requirements;
2. In compliance with state laws governing the practices of real estate professionals; and
3. Assisting or attempting to assist a consumer in negotiating, obtaining or arranging a short sale of a dwelling in the course of securing the sale of the consumer's home.

The FTC will still enforce the Rule's prohibition against misrepresentations made by a real estate professional while assisting a consumer in negotiating or obtaining a short sale.

The FTC's forbearance should have the effect of resolving this issue for real estate professionals who are acting in their licensed capacity. While the Consumer Financial Protection Bureau and state attorney generals can still enforce the Rule as written, both groups are expected to follow the FTC's lead. NAR will continue to work on obtaining a complete resolution of this issue.

\* \* \* \* \*



The AMERICAN  
DREAM  
IS ALIVE

Ohio Association of REALTORS presents **101st Annual Convention & Expo...Sept. 11-14, 2011**  
**Hyatt Regency Columbus** All sessions are open unless marked \*

**SUNDAY, SEPTEMBER 11** OAR REGISTRATION OPEN Hyatt Third Floor Foyer 9:00 am-12:45 pm

**WCR Events**

9:00 am Governing Board Meeting  
9:30 am General Membership Meeting  
11:15 am WCR Luncheon

10:00 am-3:30 pm **Spokespersons Training**

11:00-11:30 am **First-Time Attendee Orientation**

Is this your first OAR Convention or would you like to know more about OAR committee participation? This session will give you helpful hints to gain the most from your convention experience.

11:30 am-1:00 pm **\*Tomorrow's Leaders Today (TLT) Luncheon**

12:00 pm-5:30 pm **OAR EXPO OPEN** Battelle North

1:00 pm-3:00 pm **\*Legislative Steering Committee**

**CONTINUING EDUCATION** ... 1:00 pm- 4:00 pm ... 3 credit hours *Note: All Outlines can be downloaded by Sept. 1. Copies will not be available at Convention.*

**Real Estate Service Strategies in the Information Age**

**Instructor: Amy Chorew, e-Pro, PMN**

Amy Chorew is a national real estate trainer. Learn how to deliver timely information to consumers, adhere to the laws of agency, avoid misrepresentation and conflict resolution, demonstrate your knowledge of the Fair Housing Laws and implement systems to protect client data and privacy.

**It's a Price War To the Door!**

**Instructor: Jackie Leavenworth, ABR, CRB, CRS, GRI**

This course will help students read the market and properly reposition houses that have not sold. Students will also learn to understand and explain the difference between comparables and competition and be able to design listing services around points of difference that are relevant to the specific consumer.

3:00 pm-4:30 pm **Member Products and Services Committee**

4:00 pm-5:30 pm **Expo Red, White & Blue Reception** Battelle North

6:30 pm-9:30 pm **\*Past Presidents Dinner**

6:30 pm -9:30 pm **The Big Bang--A piano bar in the Arena District** All registrants welcome

8:30 pm-12:30 am **Anchors Away "Par-Tay"** DJ Greg Lee All registrants welcome

**MONDAY, SEPTEMBER 12** 7:00 am-6:30 pm **OAR REGISTRATION OPEN** Hyatt Third Floor Foyer

8:00 am-9:15 am **\*RPAC Recognition Breakfast** (Invitation Only)

9:00 am-9:55 am **Research Advisory Committee**

10:00 am-12:00 pm **OPENING SESSION REALTOR® of the Year & Excellence in Community Service Award Presentations** Presiding: Meg Hudson, President, Ohio Association of REALTORS  
Featured Speaker... Jack Hanna, Columbus Zoo

12:15 pm-1:45 pm **\*CRS Board of Directors Luncheon**

12:15 pm-1:45 pm **CRB Chapter Meeting & Luncheon**

12:00 pm-6:00 pm **OAR EXPO OPEN** Battelle North

12:15 pm-1:45 pm **\*Association Executives Luncheon**

12:15 pm-1:45 pm **\*Legal Action Luncheon**

12:15 pm-1:45 pm **\*Board Presidents and Presidents-elect Luncheon**

**CONTINUING EDUCATION** ... 2:00 pm-5:00 pm (3 Credit Hours) *Note: All Outlines can be downloaded by Sept. 1. Copies will not be available at Convention.*

**Ethics: The Measure of Professionalism** (ethics) *Instructor: Jackie Leavenworth, ABR, CRB, CRS, GRI*  
This course will help REALTORS identify common themes and articles of the Code and Canons of Ethics while striving to be informed on issues affecting real estate. Learn to identify knowledge of the enforcement process, take steps to eliminate bad business practices and possible disciplinary actions that could result.

2:00 pm-3:30 pm **MLS Forum**

2:30 pm-3:00 pm **\*NAR Directors Meeting**

3:15 pm-4:00 pm **\*OAR Past Presidents Committee**

**CONTINUING EDUCATION** ... 3:00 pm-5:00 pm (2 Credit Hours) *Note: All Outlines can be downloaded by Sept. 1. Copies will not be available at Convention.*

**Get In the Game: How to Be Successful In Real Estate** *Instructor: Sean Carpenter*  
Students will learn to generate concepts of standard business practices and realize the need to deliver high levels of customer service to ensure satisfied clients. Understand how to create a sound business model and shift to 'permission-based' marketing.

**Open House and Listing Appointment Safety** *Instructor: Andrew Wooten*  
When showing a home, your primary focus is on your clients. But don't let that keep you from being aware of your safety and the safety of your clients. Whether you are hosting an open house, privately showing a home, conducting a listing appointment or visiting a foreclosed property, there are guidelines and procedures to follow that will keep you and your clients as safe as possible.

3:15 pm-4:00 pm **RPAC Fundraising & Political Affairs Committee**

3:30 pm-4:00 pm **Expo Prize Drawings**

4:00 pm-5:30 pm **Equal Opportunity-Diversity Committee**

4:00 pm-5:30 pm **Commercial/Industrial Committee**

4:00 pm-6:00 pm **\*Metro Board Presidents Meeting**

5:15 pm-6:30 pm **CRS Networking Reception**

6:30 pm-9:00 pm **\*DSA Dinner**

6:00 pm-9:00 pm **PRESIDENT'S SALES CLUB Star Spangled Celebration**

6:00 pm Cocktail Reception ... 6:30 pm **Dinner**

7:30 pm **Award Presentations**  
8:30 pm-12:30 am **Star Spangled Shindig with The Menus** All registrants invited

## TUESDAY, SEPTEMBER 13

8:00 am-5:00 pm **OAR REGISTRATION OPEN** Hyatt Third Floor Foyer  
8:00 am-9:30 am **Combined Mediation & Professional Standards Forums**  
8:00 am-10:00 am **Enlarged Legislative Committee**  
8:00 am-10:00 am **Professional Development Committee**  
8:30 am-11:45 am **\*OCREA Board of Directors**  
8:30 am-\*OCREA Board of Directors  
10 a.m. OCREA Marketing Session

**CONTINUING EDUCATION** ... 8:30 am-11:30 am (3 Credit Hours) *Note: All Outlines can be downloaded beginning Sept. 1. Copies will not be available at Convention.*

**Agency Matters: What Would You Do? (core law)** *Instructor: Lynn Madison ABR, ABRMS, GRI, SFR, SRES*  
Lynn Madison owns Lynn Madison Seminars, a full-service training and development company devoted to advancing professionalism in real estate. An expert in agency law, Madison will describe and analyze various case studies. She will also address Ohio's Agency Disclosure Statement, the Waiver of Duties Statement and the Consumer Guide.

**Marketing 101** *Instructor: Terry Watson, ABR, ABRM, CIPS, CRB*  
Students will learn how to use viral marketing effectively, create a useful web site, how to stop wasting money on ineffective paper marketing; and why converting paper marketing to electronic formats is so important.

10:00 am-11:30 am **Legal Issues Forum**  
10:00 am-11:45 am **\*OAR Finance Committee**  
12:15 pm-1:45 pm **CRS Membership Luncheon** Open to all convention registrants!

**CONTINUING EDUCATION** ... 2:00 pm-5:00 pm (3 Credit Hours) *Note: All Outlines can be downloaded beginning Sept. 1. Copies will not be available at Convention.*

**Analyzing Accidental Discrimination (civil rights/appraisal)** *Instructor: Lynn Madison ABR, ABRMS, GRI, SFR, SRES*  
An overview of the federal, state and local fair housing laws. Because fair housing cases are not covered by E&O insurance, brokerages simply cannot assume the cost of defending a fair housing law suit. This risk reduction course will provide comprehensive training to agents and brokers to insure compliance.

**DNA of Generation X** *Instructor: Terry Watson, ABR, ABRM, CIPS, CRB*  
Teaches participants the unique needs of Gen Xers and how these consumers demand information on their terms and timetable. Students will also learn the important issues that affect Generation X along with agency and fair housing issues.

2:00 pm-4:30 pm **\*OAR Executive Committee Meeting**  
3:30 pm-5:00 pm **\*Association Executives Workshop**  
5:15 pm-5:50 pm **Member & Director Forum**  
6:30 pm-9:30 pm **\*OAR Executive Committee Dinner**  
8:30 pm-12:30 am **Rockin' in the USA with The Professors** All invitees welcome

## WEDNESDAY, SEPTEMBER 14

7:45 am-8:45 am **Director Check-in & Review of Materials**  
8:00 am-8:30 am **\*District Caucuses** Elect Nominating Committee Representatives Districts 1, 3, 5, 7, 9  
8:45 am-10:30 am **OAR BOARD OF DIRECTORS** Sessions are open to all delegates unless marked \*

**DO YOU HAVE A QUESTION OR A CONCERN REGARDING THE BOARD????**

**Officers**



President Neal Obringer 419-222-2560  
President-Elect Linda Painter-Stemen 419-222-1212  
Vice President Joe Guagenti 419-991-3322  
Past President Jim Kitchen 419-222-3040

[nealobringer@yahoo.com](mailto:nealobringer@yahoo.com)  
[lindastemen@yahoo.com](mailto:lindastemen@yahoo.com)  
[ioebikeshop@earthlink.net](mailto:ioebikeshop@earthlink.net)  
[jkitchen2@woh.rr.com](mailto:jkitchen2@woh.rr.com)

**Directors**

Dick Clark 419-695-2573  
Chris Fleischman 419-222-1212  
Sandy Foreman 419-222-1212  
Veronica Fox 419-222-3040  
Dino Guagenti 419-222-0555  
Tim Stanford 419-222-3040

[DC@dickclarkrealestate.com](mailto:DC@dickclarkrealestate.com)  
[criss72604@aol.com](mailto:criss72604@aol.com)  
[sandyforealtor@wcoil.com](mailto:sandyforealtor@wcoil.com)  
[d\\_fox2@hotmail.com](mailto:d_fox2@hotmail.com)  
[dino.g@ccrealtors.com](mailto:dino.g@ccrealtors.com)  
[tim\\_s@yocumrealty.com](mailto:tim_s@yocumrealty.com)

**Email Addresses for Board**

Roxann [ceo@wcare.net](mailto:ceo@wcare.net) Kathy [secy@wcare.net](mailto:secy@wcare.net)

# SEIZE THE DAY

***It's your time to shine***

- Take charge at the 2011 REALTORS® Conference & Expo in sunny southern California
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- Explore the largest trade show floor in real estate, where 400 exhibitors will excite and inspire you
- Refocus your mind with 100 education sessions during the day—and let loose at night with events like the Celebrity Concert starring Diana Ross

**Stay in Anaheim and Stay on Budget**  
With hotels starting at \$89 per night, Anaheim is an affordable destination for the 2011 REALTORS® Conference & Expo.

**REALTORS® Conference & Expo**  
**ANAHEIM, CA NOVEMBER 11 - 14, 2011**

Sign up today at [www.REALTOR.org/Conference](http://www.REALTOR.org/Conference)  
Register by August 15 and save

[twitter.com/narannual](https://twitter.com/narannual) [facebook.com/narannual](https://facebook.com/narannual)

NATIONAL ASSOCIATION of REALTORS®

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November 11-14, 2011 • ANAHEIM •

# THANK YOU TO OUR GREAT AFFILIATES

**American Budget Company**

925 N. Cable Road  
Lima, Ohio 45805  
P: 419 – 227-5764 F: 419 - 227-0064  
*Chuck Bowen*

**Beacon Mutual Federal Credit Union**

2301 Allentown Road  
Lima, Ohio 45805  
P: 419 228-4321 F: 419 228-2140  
*Heather O'Connor*

**Chase**

121 W. High Street  
Lima, Ohio 45801  
P: 419 221-6988 F: 419 221-5991  
*Beth Hawk, Christine Hines,  
Rex Whetstone*

**Curtis Gas Service**

114 Candy Lane  
Lima, Ohio 45805  
Phone 419 234-2524  
*Larry Curtis*

**Citizens National Bank**

201 N. Main Street  
Lima, Ohio 45801  
P: 419 224-0400 F: 419 229-2095  
*Mary Ann George*

**Invested Title Agency**

212 N. Elizabeth, Ste 410  
Lima, Ohio 45801  
P: 419 228-6950 F: 419 229-1840  
*William "Sam" Kendall*

**Farm Credit Svc of Mid-America**

1120 Elida Avenue  
Delphos, Ohio 45833  
P: 419 695-6000 F: 419 – 695-6007  
*Jennifer Riethman*

**Fifth Third Bank**

225 N. West Street  
Lima, Ohio 45801  
P: 419 229-4450/F 227-5638  
*Doug Swinehart*

**Fifth Third Bank**

2120 Harding Highway  
Lima, Ohio 45804  
P: 419 222-3579 F: 937-853-5038  
*Kelly Ruen*

**First Federal Bank**

2565 Shawnee Road  
Lima, Ohio 45805  
P:419 221-1312 F:419 222-7434  
*Marlene Yant*

**First Federal Bank**

2600 Allentown Road  
Lima, Ohio 45805  
P: 419 224-2265 F: 419 221-3142  
*Lisa Harding*

**First Federal Bank**

230 E. Second Street  
Delphos, Ohio 45833  
P: 419 695-1055 F: 419 695-5749  
*Elaine Evans*

**First Lima Title Agency**

1617 Allentown Ste 100  
Lima, Ohio 45805  
P: 419 228-2272 F:419 228-3779  
*Pam Jennings*

**First National Bank**

102 E. Main Street  
Pandora, Ohio 45877  
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*B. J. Burden*

**Huntington Mortgage Group**

850 Shawnee Road  
Lima, Ohio 45805  
P: 419 226-6020 F: 877 258-9005  
*Gary Hollenbacher*

**Huntington Mortgage Group**

631 W. Market Street  
Lima, Ohio 45801  
P: 419 222-3241 F: 877 413-1164  
*Karen Maag*

**Kilco Title Agency**

119 N. West St, Ste 101  
Lima, Ohio 45801  
P: 419 228-8989 F: 419 228-9111  
*Ed Pedlow*

**Lawyers Title Agency**

234 N. Main Street  
Lima, Ohio 45801  
P: 419 228-3300 F: 419 228-3304  
*Shaunna Covault*

**The Lima News**

3515 Elida Road  
Lima, Ohio 45807  
P: 419 223-1010

**Midwest Appraisal**

400 W. Sandusky Street  
Findlay, Ohio 45840  
P: 419 423-4787 F: 419 423-4276  
*Judy Lamberjack*

**Northwest Title Services**

101 N. Elizabeth Street  
Lima, Ohio 45801  
P:419 222-1122 F: 419 224-6181  
*Darlene Binkley*

**Rhodes State College**

4240 Campus Drive – Galvin Hall  
Lima, Ohio 45804  
P: 419 995-8358 F: 419 995-8097  
*Diane Maloney*

**Royal Cellular**

1115 W. Robb Avenue  
Lima, Ohio 45801  
P: 419 225-6337 F: 419 225-6351  
*Don Alsept*

**ServPro of Lima**

1930 Findlay Road  
Lima, Ohio 45801  
P:419 516-4990 F: 419 516-4991  
*Cindy Nelson*

**The State Bank**

930 W. Market Street  
Lima, Ohio 45801  
P: 419-3361 F: 416 99746  
*Chrisa McGhee*

**Superior Federal Credit Union**

1205 E. Kibby Street  
Lima, Ohio 45804  
P: 419 223-9746 F: 419 222-2945  
*Michelle Snyder*

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2262 Baty Road  
Lima, Ohio 45805  
P: 419 331-1024 F: 419 331-9524  
*Dan Maciejewski*

**TopMark Federal Credit Union**

3800 S. Dixie Highway  
Lima, Ohio 45806  
P: 419 879-1500 F: 419 879-2223  
*Michelle Modica*

**The Union Bank Company**

1410 Bellefontaine Avenue  
Lima, Ohio 45804  
P: 419 229-6500 F: 419 229-6502  
*Nanci Carroll*

# AUGUST 2011

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
	<b>1</b>  12:00 Golf Committee	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>  8:30 Meeting Board of Directors	<b>11</b>	<b>12</b>	<b>13</b>
<b>14</b>	<b>15</b>  Golf Outing  Board Office will CLOSE at 10:30	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>
<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>			

