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NEAL OBRINGER
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LINDA PAINTER-STEMEN
PRESIDENT-ELECT

Joe Guagenti
VICE PRESIDENT

ROXANN DUNNO
EXECUTIVE OFFICER

PUBLISHED MONTHLY
BY

WEST CENTRAL
ASSOCIATION OF REALTORS®
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LIMA, OHIO 45805-3112
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Have You Ever Wondered How Christmas Traditions Started??

Mistletoe



Mistletoe was used by Druid priests 200 years before the birth of Christ in their winter celebrations. They revered the plant since it had no roots yet remained green during the cold months of winter.

The ancient Celts believed mistletoe to have magical healing powers and used it as an antidote for poison, infertility, and to ward off evil spirits. The plant was also seen as a symbol of peace, and it is said that among Romans, enemies who met under mistletoe would lay down their weapons and embrace.

Scandinavians associated the plant with Frigga, their goddess of love, and it may be from this that we derive the custom of kissing under the mistletoe. Those who kissed under the mistletoe had the promise of happiness and good luck in the following year.

Holly, Ivy and Greenery



In Northern Europe Christmas occurred during the middle of winter, when ghosts and demons could be heard howling in the winter winds. Boughs of holly, believed to have magical powers since they remained green through the harsh winter, were often placed over the doors of homes to drive evil away. Greenery was also brought indoors to freshen the air and brighten the mood during the long, dreary winter.

Legend also has it that holly sprang from the footsteps of Christ as he walked the earth. The pointed leaves were said to represent the crown of thorns Christ wore while on the cross and the red berries symbolized the blood he shed.

MERRY CHRISTMAS



WELCOME NEW MEMBERS

Bee Gee Realty & Auction

Kristi Gamble

Yocum Realty

Ben Leybovich

* * * * *



West Central Association Membership Statistics

	Year to Date thru 11/15/2011	Year to Date thru 11/15/2010	Year Ending 12/31/2010
# Offices	58	62	62
# Primary Members	306	332	332
# Secondary Members	5	4	4
# Affiliates	27	25	25

West Central Association MLS Statistics

	Year to Date thru 11/15/2011	Year to Date thru 11/15/2010	Year Ending 12/31/2010
# Offices	77	82	82
Total Membership in Multiple	326	350	350
New Listings	2758	2944	3325
Closings	1323	1397	1548



NAR REQUIREMENT

There have been a lot of questions concerning the NAR Required Ethics which has to be completed by December 31, 2012.

When you take your required ethics class between January 1, 2009 and December 31, 2012 all you need to do is fax or email your certificate to the Board. If you took the course at the Board Office, your certificate has already been submitted for the requirement.

On your certificate the Ethics Course will have a **C** in the certification number.

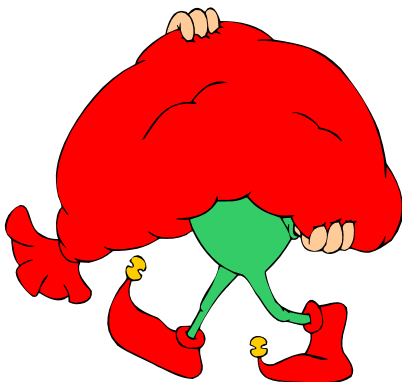
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The Third Quadrennial Period for the NAR Professional Standards Requirement Code of Ethics Course began January 1, 2009. **THIS COURSE MUST BE COMPLETED BY DECEMBER 31, 2012.** Fax your certificate to the Board upon completion of your Ethics Course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

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NOVEMBER 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	2	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





BOARD OF DIRECTORS

President Obringer called the meeting to order @ 8:45. President- Elect Linda Painter-Stemen, Vice-President Joe Guagenti, Tim Stanford, Jim Kitchen, Veronica Fox, Sandy Foreman ,Chris Fleischman and Dino Guagenti were present. Dick Clark was absent.

There was a quorum.

Absentee, Dick Clark, was excused.

Agenda approved.

October minutes approved.

October financial statements accepted for filing.

Approved new member: Benjamin Leybovich, Yocum Realty, Kristina Gamble, Bee Gee Realty & Auction.

Approved role call at the beginning of each board meeting to deem any excuses that are valid.

Approved Roxann signing the contract with CE Shop once it has been approved by the attorney.

Approved MLS 1Q fees

Approved Suprakey rentals to licensed real estate agents or appraisers for \$25.00 per 24 hours or for weekend/holidays, returned the next business day. If not returned we will bill their credit card for the cost of the key.

The next meeting is scheduled for December 7, 2011

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OUR SINCERE CONDOLENCES

To Chet Hittepole, Ron Spencer Real Estate – Wapakoneta, on the death of his Father, Chester E. Hittepole, Sr. on November 21.

* * * * *



Would You Like to Learn How To More With The MLS SYSTEM?

Tammy Breneman will again be teaching Basic MLS Training on Thursday, December 15th from 9:00 – 12:30.

In addition to learning how to use the MLS you will also receive 3 hours of Free Continuing Education.

Call the Board office to sign up for this opportunity. 419-227-5432

If you have a laptop, you are encouraged to bring it with you.

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2012 Officers and Board of Directors Installed

The 93rd Annual Installation and Awards Banquet was held November 3 at the K of C Banquet Hall with all of the officers and directors being installed by Chris Hall, OAR Treasurer. Linda Stemen wants to make it her priority to have the members, officers, board and affiliates all work together. Following a great dinner, the band “Polly Mae Music” played and a good relaxing time was had by all.

Congratulations to Sandy Foreman, for being named the 2011 REALTOR® of the Year.

Thanks to all of the following for making this event such a success. Sandy Foreman, Veronica Fox and Peggy Baker for helping with the preparation of the evening. Fifth Third Bank for again providing the wine. The following for their generous donations – Invested Title Agency, Farm Credit Services, First Federal Bank, First Lima Title Agency, Huntington National Bank, Irwin Real Estate, Kilco Title Agency, Lawyers Title Agency, Ron Spencer Real Estate, ServPro of Lima, State Bank, Superior Federal Credit Union and Swartz Contracting.

* * * * *

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

Officers



President	Neal Obringer	419-222-2560	nealobringer@yahoo.com
President-Elect	Linda Painter-Stemen	419-222-1212	lindastemen@yahoo.com
Vice President	Joe Guagenti	419-991-3322	joebikeshop@earthlink.net
Past President	Jim Kitchen	419-222-3040	jkitchen2@woh.rr.com

Directors

Dick Clark	419-695-2573	DC@dickclarkrealestate.com
Chris Fleischman	419-222-1212	criss72604@aol.com
Sandy Foreman	419-222-1212	sandyforealtor@wcoil.com
Veronica Fox	419-222-3040	d_fox2@hotmail.com
Dino Guagenti	419-222-0555	dino.g@ccrrealtors.com
Tim Stanford	419-222-3040	tim_s@yocumrealty.com

Email Addresses for Board

Roxann ceo@wcare.net Kathy secy@wcare.net

West Central Association of REALTORS®

Is offering 30 Hours of Continuing Education

JANUARY 13, 14, 15 and 16, 2012



With Alec Hagerty

Core Classes to be held on Saturday and Sunday

\$179 Earlybird if paid by January 5

\$189 if paid after January 5

Less than 30 Hours \$8/per hour

If we do not have enough participants, classes will be cancelled.

Please make your reservation Today. 419 227-5432

A 20% cancellation fee will be assessed for registrations cancelled prior to the early-bird date. Registrations cancelled after that date will be non-refundable.

December 9th Membership Meeting

Come join in and network at the final membership meeting for 2011.

Michelle Modica, TopMark Federal Credit Union will be providing a "light lunch" and telling us what TopMark has to offer with FHA Loans and Rural Housing. If you have any questions regarding these, she asks that you bring them with you so that she can answer them and everyone can benefit.

See You on December 9th. As always, lunch will be at 11:30 and the meeting at 12:00.

REAL ESTATE DISCIPLINARY ACTIONS

SUSPENSIONS, FINES, EDUCATION

Tony Harker, salesperson, Dayton, Ohio, was fined \$500.00 and required to complete and submit proof of completion of 3 hours of continuing education in core law for violating Revised Code 4735.18(A)(6), misconduct, as that section incorporates Section 1, Article 1 of the Canons of Ethics for the Real Estate Industry. Mr. Harker signed as the sponsoring broker on a Salesperson License Examination Application while only licensed as a real estate salesperson.

Cindy S. Harrison, salesperson, Grove City, Ohio, as the result of an investigation of a formal complaint, was required to complete and to submit to the Division proof of completion of 3 hours of education in core law as well as complete a 3 day suspension of her license, which commenced March 28, 2011, for violation of Revised Code 4735.18(A)(1) for knowingly making a misrepresentation when she forged a signature. Additionally, Ms. Harrison, by forging a signature on a contract addendum violated Revised Code 4735.18(A)(6), misconduct, as that section incorporates Section I, Article 1 of the Canons of Ethics for the Real Estate Industry which provides a licensee should endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensees and, further, seek to avoid even the appearance of impropriety in any activities as a licensee. For this violation, she is required to complete and submit to the Division proof of completion of 3 hours of education in agency.

Sheila R. Hirschfeld, salesperson, New Bremen, Ohio, as the result of an investigation of a formal complaint, was required to pay a \$1,500.00 fine, complete a 5 day suspension, which commenced on May 31, 2011, and to complete and submit proof to the Division of completion of 10 hours in post-licensure sales education. Ms. Hirschfeld violated Revised Code 4735.18 (A)(2), when she made false promises by assuring her client that any and all repairs to a property would be covered by either the home warranty program or by the US Government. In violation of Revised Code 4735.18(A)(9) as that section incorporates 4735.56(D) and violation of Revised Code 4735.18(A)(24), Ms. Hirschfeld failed to provide a consumer guide to agency relationships to the purchaser and failed to maintain complete and accurate records of the transaction.

Damian Incorvia, salesperson, Lakewood, Ohio, as the result of an investigation of a formal complaint, was required to pay a \$450.00 fine, complete and submit proof of completion of 3 hours of continuing education in agency and 3 hours of continuing education in core law for violating Revised Code 4735.18(A)(9) as that section incorporates Revised Code 4735.55(A)(2), when he maintained a Consumer Guide to Agency that did not contain the correct fair housing language. Further, Mr. Incorvia failed to comply with his company's written policy of agency, which required that he disclose that he had a relationship with Alexandria McAdams on an addendum to the purchase contract, this conduct is in violation of Revised Code 4735.18(A)(6), misconduct, as that section incorporates Section 1, Article 1 of the Canons of Ethics for the Real Estate Industry which provides that a licensee should endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensees and, further, seek to avoid even the appearance of impropriety in any activities as a licensee.

Maria Koob, salesperson, Columbus, Ohio, was required to complete a 21 day suspension of her license, which commenced on May 31, 2011, pay a \$3,500.00 fine, and complete and submit proof of completion of 10 hours of post-licensure sales education, for violations of Revised Code 4735.18(A)(6), misconduct, as that section incorporates Revised Code 4735.02, Ms. Koob acted like a broker without a broker's license, and in violation of Revised Code 4735.18(A)(6) as that section incorporates Section 1, Article 1, Canons of Ethics for the Real Estate Industry, advertised property as an agent and/or representative for an unlicensed entity, when her license was affiliated with an active broker. Ms. Koob violated Revised Code 4735.18(A)(6) as that section incorporates Ohio Administrative Code 1301:5-5-11(F) when she failed as account signatory to maintain and/or deposit rental deposits, security deposits and/or rent in a property management special or trust bank account. Also as an account signatory, she failed to deposit and/or maintain earnest money in the brokerage trust account in violation of Revised Code 4735.18(A)(6). Ms. Koob failed to advertise in the name in which she is licensed in violation of Revised Code 4735.18(A)(21) as it incorporates Ohio Administrative Code 1301:5-1-02(B). She also failed to include in the advertisement the name of the broker or brokerage under whom she was licensed in violation of Revised Code 4735.18(A)(21) as it incorporates Revised Code 4735.16(B)(1) and Ohio Administrative Code 1301:5-1-02(C). Ms. Koob maintained an "exclusive agreement of representation" that did not contain fair housing language in violation of Revised Code 4735.18(A)(9) as that section incorporates Revised Code 4735.55(A)(2). She maintained an "exclusive agreement of representation" that did not contain blockbusting language and failed to state that it is illegal in violation of Revised Code 4735.18(A)(9) as that section incorporates Revised Code 4735.55(A)(3). Ms. Koob also violated Revised Code 4735.18(A)(6), misconduct, as that section incorporates the canons of ethics, Section 1, Article 4, which provides that a licensee should be knowledgeable of the laws of Ohio pertinent to real estate and should keep informed of the changes in the statutes of Ohio affecting the duties and responsibilities of a licensee.

Richard C. Luzny, salesperson, Napoleon, Ohio, was required to complete a 3 day suspension, which commenced on September 5, 2011, and ordered to pay a \$500.00 fine and complete and submit proof of completion to the Division of 3 hours education in ethics for violations of Revised Code 4735.18(A)(6), misconduct as that section incorporates Section

1, Article 1 of the Canons of Ethics for the Real Estate Industry which provides that a licensee should endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensees and, further, seek to avoid even the appearance of impropriety in any activities as a licensee. Mr. Luzny signed the broker's name to a salesperson license examination application.

Joe E. Martin, salesperson, Akron, Ohio, as the result of an investigation of a formal complaint, was ordered to pay a \$200.00 fine, complete and submit proof of completion of 3 hours of education in ethics for 1 violation of Revised Code 4735.18(A)(9) as that section incorporates Revised Code 4735.55(A)(1), 1 violation of Revised Code 4735.18(A)(9), as that section incorporates Revised Code 4735.55(A)(2) and Revised Code 4735.18(A)(6), misconduct, as that section incorporates the canons of ethics, section 1, article 4, which provides that a licensee should be knowledgeable of the laws of Ohio pertinent to real estate and should keep informed of the changes in the statutes of Ohio affecting the duties and responsibilities of a licensee. Mr. Martin maintained an exclusive right to sell agreement that did not contain an expiration date, as well as maintained an exclusive right to sell agreement that did not contain fair housing language.

Alexandria McAdams, broker, Rocky River, Ohio, as the result of an investigation of a formal complaint, was required to pay a \$450.00 fine, complete and submit proof of completion of 3 to pay a \$250.00 civil penalty for violation of Revised Code 4735.18(A)(6), misconduct, as that section incorporates Revised Code 4735.13(D), for changing his business address without notifying the Division of Real Estate and Professional Licensing and without receiving new licenses. hours of continuing education in agency and 3 hours of continuing education in core law for violating Revised Code 4735.18(A)(9) as that section incorporates Revised Code 4735.55(A)(2), when she maintained a Consumer Guide to Agency that did not contain the correct fair housing language. Further, Ms. McAdams failed to comply with her company's written policy of agency, which required that she disclose that she had a relationship with Damian J. Incorvia on an addendum to the purchase contract, this conduct is in violation of Revised Code 4735.18(A)(6), misconduct, as that section incorporates Section 1, Article 1 of the Canons of Ethics for the Real Estate Industry which provides that a licensee should endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensees and, further, seek to avoid even the appearance of impropriety in any activities as a licensee.

Kristin J. Mufti, salesperson, Perrysburg, Ohio, as the result of an investigation of a formal complaint, was fined \$600.00, required to serve a 3 day suspension and required to complete and submit proof of completion to the Division of 10 hours of post-licensure sales education for violating Revised Code 4735.18(A)(9) as that section incorporates Revised Code 4735.56(D), when she failed to provide a consumer guide to agency to the purchaser prior to a showing of the subject property. Further, she violated Revised Code 4735.18(A)(6), misconduct, as it incorporates Revised Code 4735.58 for failing to present an agency disclosure statement to and/or obtain the signature of the purchaser prior to the preparation of an offer. Finally, in violation of Revised Code 4735.18(A)(6), Ms. Mufti worked as a team with another salesperson when their licenses were affiliated with different real estate brokerages.

Jason L. Opland, salesperson, Delaware, Ohio, as the result of an investigation into a formal complaint, was required to complete and submit proof of completion to the Division of 3 hours of education in ethics and 3 hours of education in agency, as well as pay a \$700.00 fine for violating Revised Code 4735.18(A)(21) when he published misleading and inaccurate advertising by advertising using photos of another property.

Susan M. Penwell, salesperson, Poland, Ohio, as the result of an investigation into a formal complaint, was required to complete a 15 day suspension of her license, which commenced on May 31, 2011, for violations of Revised Code 4735.18(A)(1) when she knowingly made a misrepresentation by creating and submitting a contract bid without the knowledge or consent of the buyer.

Joyce Petty, broker, Cleveland Heights, Ohio, as the result of an investigation of a formal complaint, was required to pay a \$500.00 fine, complete and submit proof of completion of 3 hours of continuing education in agency and 3 hours of continuing education in core law, and to complete a 30 day suspension of her license, which commenced May 3, 2011, for violating Revised Code 4735.18(A)(6), misconduct, as that section incorporates Section 1, Article 3, Canons of Ethics for the Real Estate Industry, for failure to cooperate with the Division of Real Estate during an investigation.

(Continued in the January - February Issue)

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THANK YOU TO OUR GREAT AFFILIATES

American Budget Company

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Chuck Bowen

Ask Amy Staging, LLC

17291 Heiland Kies
Botkins, Ohio 45306
P: 937-726-3341
Amy Zumberger

Beacon Mutual Federal Credit Union

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Heather O'Connor

Chase

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*Beth Hawk, Christine Hines,
Rex Whetstone*

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Larry Curtis

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Michelle Modica

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Nanci Carrol



DECEMBER 2011

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
			2	1 2012 ANNUAL DUES are due today	2	3
4	5	6	7 8:30 Meeting Board of 2011 Directors 9:00 Meeting Board of 2012 Directors	8	9 Membership Meeting 11:30 Lunch 12:00 Meeting	10
11	12	13	14	15	16	17
18	19	20	21	22	23 BOARD OFFICE CLOSED	24
25 <i>Merry Christmas</i>	26 BOARD OFFICE CLOSED	27	28	29	30 BOARD OFFICE CLOSED	31

