



# REALTOR'S® Ink

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Area Board of REALTORS®

Mock Transaction  
Highlights page 8.

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Helping Make People  
More Successful

Akron Area Board of  
REALTORS®

#### VISION:

An organization  
dedicated to the  
excellence and  
advancement of the  
real estate profession.

#### MISSION

#### STATEMENT:

To provide members  
with resources and  
services to conduct an  
ethical, professional,  
and profitable business,  
to foster cooperation  
among members and  
to be the advocate for  
the real estate  
industry.

## 16th Annual AABOR Charity Golf Outing August 12, 2010



See pages 12 & 13 for  
more information.

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# REALTOR'S® Ink

The official publication of the  
Akron Area Board of REALTORS®  
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# President's Pen AABOR Goes to Washington

By Beth Rodgers,  
President



Several AABOR members attended the NAR Midyear Legislative Conference in Washington, DC, May 10 - 15. AABOR was represented by Cyndi Kane, President Elect; Ali Whitley, Treasurer; Sandy Naragon, CEO; and Carrie Snyder, Government Affairs Director. Sandy LoCascio attended the meetings in her role as Federal Political Coordinator for Congresswomen Betty Sutton. REALTORS® Political Action Committee Chair Debbie Zarconi and I also attended. Representing the CRIS MLS from Akron were Stephen Merkle, Bill Askin, Jim Camp, and CRIS CEO Chris Carrillo. As evidenced by those in attendance, we were well represented in Washington.

In addition to attending the regularly scheduled committee meetings and our Capitol Hill Visits, we had the opportunity to attend the 2010 Real Estate Summit, REALTORS® On the Rise: Stabilizing the U.S. Mortgage Finance Delivery System. This three-day event, held during the Conference, focused on strategies and solutions for responding to today's critical homeownership and mortgage finance challenges.

As the economy improves, the federal role in supporting homeownership is in question. The 2010 NAR Real Estate Summit examined the current state of mortgage finance, global implications, the role of the federal government, and policy and economic solutions improving recovery. Speakers included analysts, academics and top-rated professionals.

REALTORS® were in force in Washington and on Capitol Hill for the week, meeting with members of the House of Representatives and the Senate. AABOR members met with Senator Sherrod Brown and Congressman Tim Ryan; and staff for Congressman Steve LaTourette and Congresswoman Betty Sutton. We discussed the importance of ensuring that homeowners have access to affordable property insurance, reforming the secondary mortgage market so that financing remains available and affordable for people who want to buy a home, ensuring that the

Federal Housing Administration continues to help first-time buyers become homeowners, making the higher loan limits established for FHA loans and mortgages purchased on the secondary mortgage market permanent, and enhancing liquidity in the commercial real estate market.

A week after returning from Washington, AABOR leadership attended the Ohio Association of REALTORS® Spring Conference in Columbus. Nearly 400 REALTORS® from across the state gathered to discuss the issues confronting our industry and the rights of property owners. On the legislative side several issues were discussed with the following positions taken:

- To support HB 33, which achieves two objectives the organization has regarding "Meth Labs"--that the standards for clean-up be in compliance with the EPA's Voluntary Guidelines and that a remediated property be removed from the database and no longer be required to be disclosed on the property disclosure form.
- To support HB 362, which only requires a simple check-off on the disclosure form as to whether carbon monoxide detectors and fire extinguishers are installed properly in the property.
- To oppose HB 487, which would impose a conveyance fee for housing programs. While Ohio has a relatively low rate of conveyance fees compared to other states across the country, these fees, no matter how small, inject another financial hurdle into the real estate transaction. OAR steadfastly supports affordable housing programs, but opposes placing another burden on property owners. Giving counties the authority to levy above the current 3 mils required in statute opens the door for an increase in the conveyance fee down the road.

These issues highlight the importance of RPAC (REALTORS® Political Action Committee) to our daily business and livelihoods. Have you contributed to the 2010 AABOR RPAC campaign? If not, what are you waiting for? See page 4 for more information about what RPAC does for you and page 5 for an RPAC contribution form or contact Carrie Snyder at [Carrie.Hummel@aabor.com](mailto:Carrie.Hummel@aabor.com) or 330.434.6677 ext. 124.

# What Members Are Talking About

By Sandy Naragon, CEO

The past several weeks I've received some great questions and some serious concerns from members. This column will touch on changes occurring within HUD and other government and REO organizations regarding lockboxes, an FBI alert and pleas from fellow agents to follow lockbox rules.

### **Electronic Lockboxes & REO Properties**

Late last year, HUD announced plans to require electronic lockboxes on its REO properties. HUD is also in the process of selecting a new type of HUD contractor called a Field Service Manager or FSM. HUD expected to have the new FSM's in place by April 1<sup>st</sup>, but they recently extended the proposal deadline for FSM's to July 31<sup>st</sup>.

The FSM's will select the lockbox system that will be used on the HUD properties that they manage. To date, information shared indicates that the FSM will most likely select the electronic lockbox already supported by the MLS/Board in the area. Watch for future announcements in REALTOR'S® INK and AABOR Update for confirmation that this is a fact.

FSM's will prepare HUD owned properties for sale and will maintain those properties while they are being marketed. After HUD assigns a property to an FSM, the FSM will install an electronic lockbox to the property. Once a property is ready for sale, the same lockbox may be used by the Asset Manager to provide access while marketing the home.

Freddie Mac announced a similar requirement for its HomeSteps program effective May 1<sup>st</sup>. Freddie Mac has definitively stated that the lockbox supported by the areas local MLS/Board will be the product used. Combination boxes will also be used by contractors.

The combination lockbox code must be reset.

### **Important Alert for Members: Craigslist Scam**

The Federal Bureau of Investigation has issued a consumer alert affecting real estate listings in a rental housing scam. Criminals are searching Web sites that list homes for sale. They take the information in those ads - lock, stock and barrel - and post it, with their own e-mail address, in an ad on Craigslist (without Craigslist's consent or knowledge) under the housing rentals category. The houses are almost always listed with below market rental rates. The listings may also be posted on other rental sites.

Potential renters might then be asked to fill out credit applications asking for personal information like credit history, social security numbers, and work history. Criminals can use this information to commit identity fraud and steal money from their victims.

Real estate professionals are encouraged to check to see if their listings are appearing on any of the following sites:

- [www.rentalhouses.com](http://www.rentalhouses.com)
- [www.rentals.com](http://www.rentals.com)
- <http://akroncanton.craigslist.org/> (try searching by address or zip code)

Agents may wish to consider signing up for Google Alerts (<http://www.google.com/alerts>) for each of their listings in order to get an e-mail anytime that address is posted on a Web site.

### **Lockbox Rules & Regulations**

Requests for complaint packets to report alleged violations of Lockbox Rules & Regulations and/or Code of Ethics is on the rise. Make sure you aren't a respondent in a professional conduct

hearing by following these simple rules (summarized for simplicity!):

1. Get written authority from property owner to place a lockbox (exists via CRIS Exclusive Right to Sell).
2. Contact the listing broker to arrange appointments to show the listed property PRIOR to showing it.
3. Do not share Supra keypad with any other person. Do not share lockbox combinations with unauthorized persons.
4. Maintain a log tracking which properties have a lockbox, where it is placed, and when it is removed.
5. Notify AABOR if you transfer companies.
6. Notify AABOR if you transfer to another Board of REALTORS®.
7. Return electronic keypad to AABOR if you cease your membership in a REALTOR® association.

In addition to these rules, the Code of Ethics Article 1 obligates REALTORS® to promote and protect the interest of their client and to treat all parties honestly. Article 3 requires REALTORS® to cooperate with other brokers. Both of these Articles have been cited to report alleged lockbox misuse.

To report Lockbox Rules violations go to <http://www.aabor.com/pdf/Supra-Complaint-Form.pdf>. To file an Ethics complaint, go to <http://www.aabor.com/pdf/ethicspct.pdf>. Reporting violations is the best way to eliminate abuse and improve professionalism.

*CEO Note: The Board is not authorized to initiate the complaint process (Supra, Ethics, Arbitration, etc.). The process must be initiated by a concerned party.*



# RPAC...

## ***An investment in your livelihood!***

In these challenging times, there's one thing you can count on...that your REALTORS® Political Action Committee (RPAC) will be working hard to protect your interests, as well as those of property owners throughout Ohio. For more than four decades, RPAC has been your voice, protecting private property rights and supporting the free enterprise system. Consider:

### Fiscal Year 2010-2011 Ohio Budget

- The Ohio Department of Commerce proposed increasing application fees for REALTORS® seeking their license to \$75 from \$49. OAR objected to the dramatic hike and worked out an agreeable compromise of \$60.
- The Ohio Department of Commerce also proposed increasing the renewal fees for REALTORS® to \$60 from \$39. OAR again voiced opposition and reached agreement of a new fee of \$45.
- The Ohio Department of Commerce proposed increasing renewal fees for Brokers to \$75 from \$49. We agreed to a \$60 fee.

### Fiscal Year 2006-2007 Ohio Budget

- Gov. Bob Taft proposed that a statewide one mil transfer tax be implemented on all real estate transfers. Ohio has never had a statewide transfer tax; instead only assessing one mil at the county level and permitting counties (by a vote of commissioners) to add a maximum of three additional mils. OAR strongly opposed this proposal and was successful in having it removed from the budget.
- Gov. Taft proposed a Commercial Activity Tax, a tax on business receipts including real estate commissions. As proposed the tax would have applied to the commission at each instance it was paid from the originating Broker down to the salesperson, conceivably taxing the same commission four times. OAR's strong objection resulted in having it amended to tax only that portion of the commission as it is ultimately retained after all divisions, resulting in extremely limited instances of the taxes' application on REALTORS®.

### Fiscal Year 2004-2005 Ohio Budget

- Gov. Taft proposed an expansion of Ohio's sales tax to include real estate commissions. OAR strongly opposed the proposal and was successful in having the proposal removed.

### Fiscal Year 2003-2004 Ohio Capital Budget

- The Ohio Department of Administrative Services proposed language that would allow them to act as a real estate agent in all transactions involving properties owned or purchased by the state of Ohio. It would have entitled them to collect half of the real estate commission in any such transaction. OAR opposed and successfully had the provision removed. Subsequent legislation was passed to prohibit this activity.

Visitability Initiative -- Proposed legislation that would require that all new construction adhere to visitability standard, including zero step entrance from driveway or public sidewalk, all interior doors provide 31.75" of unobstructed passage, and a half bath on the main floor, among other requirements. OAR's opposition was instrumental in the proposal never being introduced.

House Bill 257 -- Amendment to prohibit a REALTOR® from recommending home inspectors or home inspection companies to clients. OAR opposed and it failed in committee.

House Bill 491 -- Require the installation of fire extinguishers and carbon monoxide detectors in residential building and rental units and to amend the property disclosure form to require notice and to prohibit transfer unless compliance is established. OAR opposed and it failed in committee.

House Bill 361 -- Land Installment Contracts -- Require a written appraisal and ASHI prepared home inspection prior to the execution of the contract and require the contract to be recorded. OAR opposed and it failed in committee.

The Ohio Department of Insurance introduced a rule eliminating affiliated business arrangements, which would have eliminated the 49 percent rule allowing REALTORS® to own a part of title agencies. OAR's opposition resulted in the rule being removed.

Senate Bill 148 -- Require County Recorders to impose a \$2 image fee for documents accessed electronically. This fee would significantly increase costs for REALTORS®, members of the public and especially title companies. In addition it would increase the cost of closing and increase the time necessary to complete a closing. OAR's opposition resulted in the fee not being imposed.

House Bill 231 -- Ohio Department of Health was granted authority to implement new rules for household sewage treatment systems, which would have limited consumers to only installing the most expensive systems. OAR successfully lobbied for a moratorium on the proposed rules and is continuing to work on new rules that would protect property owners from exorbitant costs yet meet our shared goal of protecting Ohio's environment.



# Invest in RPAC today!

# Invest in Your Future – Invest in RPAC!

## 2010 RPAC Contribution Form

Forward contributions to AABOR, PO Box 1663, Akron, OH 44309

Name \_\_\_\_\_ Company \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Home address (This is required by law and must be completed.) \_\_\_\_\_

### Method of Contribution

- Cash
- Corporate check
- Personal check
- Visa
- MasterCard
- Discover

### Contribution Amount

- Diamond Club - \$500
- Ohio Club - \$200
- Capitol Club - \$100
- Other - \_\_\_\_\_

Card No.: \_\_\_\_\_

Exp. Date: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_



**I hereby certify the above information is correct. If my contribution is corporate, I have so designated.**

Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. You may refuse to contribute without reprisal or otherwise affecting your membership rights. Seventy percent of your contribution goes to your State Association to support state and local political candidates. Thirty percent is sent to National RPAC to support Federal candidates against your limits under 2 U.S.C. 441a.

# Mark Your Calendar for the 2010 AABOR Expo & Trade Show Friday, October 8, 2010 at Guy's Party Centre



# Welcome New Members!

AABOR extends a cordial welcome to the following members:  
**Kent Davis**, Keller Williams Chervenec Realty; **Beth Sipos**, Howard Hanna; **Jodie Miller**, Cutler Real Estate; **Christopher Thomas**, Keller Williams Chervenec Realty; **Kelly Freund**, Howard Hanna; **Kevin Notte**, Keller Williams Chervenec Realty; **Katherine Steele**, Howard Hanna; **Katherine McElravy**, Sheppard Realty; **Andrena Righi**, Coldwell Banker Hunter Realty; **Kerri Katzenstein**, Sheppard Realty. New Affiliate Members: **Teresa Peterson**, Teresa Peterson & Associates



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## AFFILIATE OFFICE CHANGE

Lawyers Title Ins. Co. is now Chicago Title Insurance Co.

## TRANSFERS

**Jean Bogden**, Howard Hanna Stow  
**Heidi Boling**, RE/MAX Commitment Stow  
**Pamela Busch**, Coldwell Banker Hunter Realty Portage Lakes  
**John Mirka**, CF Bank



Mark Thomas  
330.923.8084



Jerry Windle  
330.920.9305



Brian Thomas  
330.923.8085



Mike Zele  
330.923.5213



Michael Massullo  
330.923.6501



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Bob Goodnight  
800.671.1763



**SALE!**

# SUPRA I-Boxes



*Members must be active AABOR Supra key users, or become new key holders, in order to participate in the sale.*

*New AABOR Supra key users receive 1 free I-Box! Call 330.434.6677 ext. 124 for more information.*

**1 Box - \$18** plus tax

**2 or more Boxes - \$15** plus tax



Don't miss out on this GREAT DEAL! Supra I-Boxes are now being sold for just \$18 plus tax (one box), or \$15 plus tax (two or more boxes) - while supplies last. This sale is open to all AABOR members with an active AABOR Supra key. Supra I-Boxes are regularly \$84 plus tax.

Call the Board today at 330.434.6677 ext. 124, to order your I-Boxes or for information about getting a Supra key. Or, use the order form below. Fax orders to 330.434.4641. AABOR will confirm when boxes are ready for pick up. AABOR Supra hours are 9 a.m. - noon; and 2 p.m. - 4:30 p.m.

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Supra I - Box Order Form - Must be an active AABOR Supra key holder to purchase Supra lockboxes.

Keyholder Name \_\_\_\_\_

License Number \_\_\_\_\_

Supra Key Serial Number \_\_\_\_\_

(7 digit serial number on back of ActiveKey)

I would like to order \_\_\_\_\_ Supra I-Boxes (1 Box - \$18 plus tax, 2 or more Boxes - \$15 plus tax).

Shackle code for I-Boxes \_\_\_\_\_ (Can be the same as your Supra key pin code).

Daytime phone number \_\_\_\_\_ Email \_\_\_\_\_

AABOR will contact you via phone or email when your Supra I-Boxes are ready for pick up.



A scene from "What Happens After the Contract is Signed? A Remake" featuring Selling Agent **Barb Wise** and Buyers "Billy Bob" played by **Steve Spinelli**, and **Barb Sabo** as "Flo".

## Mock Transaction Draws a Crowd

More than 70 AABOR members attended the AABOR CE event "Selling Real Estate in 2010" and "What Happens After the Contract is Signed? A Remake" held at St. Joseph's Family Center, May 19.

The "Selling Real Estate in 2010" panel of experts included: **Terry Endress**, Title; **Patti McClister**, Lender; **Dave Morgan**, Appraisal; **Milan Salchak**, Broker; and **Bryan Taylor**, Home Inspector.

The cast of "What Happens After the Contract is Signed? A Remake" included: **Jim Camp**, Moderator; **Sandy LoCascio**, Listing Agent; **Steve Merkle**, Seller; **Barb Wise**, Selling Agent; **John Mirka**, Loan Originator; **Steve Spinelli**, Buyer "Billy Bob"; **Barb Sabo**, Buyer "Flo"; **Jennifer Rodgers**, Loan Processor; and **Ben Walkley**, Title Agent.

### Need CE Credits?

Get the education you need and the service you want.

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# Have a Voice & Make a Difference...Volunteer Today!

## A message from the 2010 President:

*Volunteers are vital to any successful Board of REALTORS. Now more than ever we need AABOR's REALTORS and affiliates to take an active role in our future. Do you have ideas about what YOUR Board of REALTORS should be doing? To have a voice and to make an impact, you must participate!*

*Beth Rodgers  
2010 President*

### **COMMERCIAL INDUSTRIAL FORUM**

Provides speakers and programs of interest to those members specializing in commercial and industrial real estate to enhance their skills. Meets every other month on the first Thursday at 8:30 a.m. except for June, July and August.

- Plans annual commercial CE classes
- Offers guest speakers on commercial topics

### **LEGAL & GOVERNMENTAL AFFAIRS**

#### **DIVISION & RPAC Committee**

Keeps members aware of current legislative developments; facilitates grassroots lobbying; and asserts AABOR's position on legislation at the local, state, and national levels. The solicitation of RPAC contributions will be promoted and monitored to help achieve this endeavor. They meet quarterly on the third Thursday at 9:00 a.m.

- Conducts Candidate Interviews
- Plans RPAC Auction
- Plans Clambake for Top RPAC Contributors

### **MEMBERSHIP NETWORKING & SPECIAL EVENTS DIVISION**

Provides services and programs for all members designed to provide networking and community service opportunities. Makes recommendations on how to better serve Affiliate Members. They meet bi-monthly on the second Thursday at 9:00 a.m.

- Plans Charity Golf Outing
- Recruits volunteers for Rebuilding Together
- Plans the Annual Trade Expo
- Coordinates/finds group discounts
- Oversees Affiliate Sponsorships/Solicitations

### **EQUAL OPPORTUNITY & PROFESSIONAL DEVELOPMENT DIVISION**

Researches and identifies education program needs and/or desires by members to deliver education and growth opportunities that will enhance the REALTORS ability to succeed. Devoted to increasing affordable housing opportunities through industry and public education; to increasing diversity within AABOR; and to serving the changing demographics in Summit County. Meets bi-monthly the second Wednesday of the month at 9:00 a.m.

- Plans Affordable Housing Month activity
- Annual CE Programming
- Plans SuperStar Panel
- Plans Fair Housing Month activity
- Oversees Technical Training and New Member Orientation
- Oversees REALTORS Diversity Advantage Grant (scholarship)
- Schedules Designation Courses

### **Division & Forum Volunteer Form**

I wish to serve on the following in 2010:

- Commercial/Industrial Forum
- Legal & Governmental Affairs Division & RPAC Committee
- Membership Networking & Special Events
- Equal Opportunity & Professional Development Division

Name \_\_\_\_\_

License Number \_\_\_\_\_

E-Mail Address \_\_\_\_\_

Do you have any disabilities which require special accommodation, including the provision of auxiliary aids and services? If so, please identify:

\_\_\_\_\_

**Return to: AABOR, P.O. Box 1663, Akron, OH 44309. FAX (330) 434-4641 or email to info@aabor.com.**

# Continuing Education Schedule

All classes will be held at AABOR'S NEW LOCATION - 565 Wolf Ledges, Akron 44311 unless otherwise noted. According to the Ohio Revised Code, registrants must be in class 90% of course time to receive credit. **All cancellations must be made 48 hours in advance to receive a refund. PLEASE NOTE: PAYMENT MUST BE RECEIVED WITH YOUR RESERVATION IN ORDER TO GUARANTEE YOUR SPOT IN CLASS.** Don't forget you can also register for classes online by clicking on the "Pay Online" button on www.AABOR.com. Login = license number; Password = zip code where you receive AABOR mailings.

**Wednesday, June 9, 9-11 a.m. Beginning Rapattoni MLS instructed by Steve Merkle.** This introductory course involves a live presentation of the Rapattoni MLS system - includes training on searching, e-mail, reports, photos, contact management and prospects. Not a hands on course. Cost is \$16 for members and \$26 for non members. This course is approved for 2 CE credits. Seating is limited to 10. **If you have a laptop that has wireless capabilities you may bring it with you to class to follow along with the instructor. Please bring a power source if your laptop battery will not last 2 hours.**

**Thursday, June 24, 1-4 p.m. ETHICS - The Measure of Professionalism instructed by Milan Salchak.** This course is approved for 3 hours of ETHICS CE credit and meets the mandate for the State required Canons of Ethics training and the NAR mandated requirement of 2.5 hours of Code of Ethics training. Cost for members is \$24 if paid by 6/17, \$27 after. Non members pay \$36 by 6/17, \$39 after.

**Wednesday, July 14, 1:30-3:30 p.m. Beginning Rapattoni MLS instructed by Steve Merkle.** This introductory course involves a live presentation of the Rapattoni MLS system - includes training on searching, e-mail, reports, photos, contact management and prospects. Not a hands on course. Cost is \$16 for members and \$26 for non members. This course is approved for 2 CE credits. Seating is limited to 10. **If you have a laptop that has wireless capabilities you may bring it with you to class to follow along with the instructor. Please bring a power source if your laptop battery will not last 2 hours.**

**Thursday, July 15, 1-4 p.m. Foreclosures & Short Sales IV: Changing Programs/ Changing Rules instructed by Alec Hagerty.** The ever changing financial crisis in all sectors has created pressures for Solutions! Real Estate Licensees must stay vigilant to all current changes in all available programs to be an effective and valuable "Resource" for the Consumers. This course will bring the Licensees up to date on the "latest" known rules, programs and solutions in the marketplace. Licensees will also be made aware of emerging concerns related to the "unauthorized" practice of law that can unwittingly arise during the conduct of business in this "emerging" niche. Cost is \$24 if paid by 7/8, \$27 after for members. Non-members pay \$36 early bird, \$39 after.

**Wednesday, July 28, 9 a.m.-noon. Core Law - Updated instructed by Dave Clatterbuck.** This course is approved for 3 hours of Core Law CE credit. This course meets the Core Law requirement in Ohio. Cost is \$24 if paid by 7/21, \$27 after for members. Non-members pay \$36 early bird, \$39 after.

**Thursday, August 5, 1-4 p.m. Green, Green: We're Going Green! instructed by Alec Hagerty.** Recent studies and articles have shown a growing interest on the part of many consumers to purchase and invest, in energy efficient, improved lifestyle homes. Participants will be introduced to the main concepts of the issues of the "Green" living movement. They will learn information and sources for additional information to better assist and contribute to the consumers' interest in this growing trend. Participants will have a better understanding of Buildings and Community structures. Cost is \$24 if paid by 7/29, \$27 after for members. Non-members pay \$36 early bird, \$39 after.

**Wednesday, August 11, 9-11 a.m. Beginning Rapattoni MLS instructed by Steve Merkle.** This introductory course involves a live presentation of the Rapattoni MLS system - includes training on searching, e-mail, reports, photos, contact management and prospects. Not a hands on course. Cost is \$16 for members and \$26 for non members. This course is approved for 2 CE credits. Seating is limited to 10. **If you have a laptop that has wireless capabilities you may bring it with you to class to follow along with the instructor. Please bring a power source if your laptop battery will not last 2 hours.**

**Thursday, August 19, 9 a.m. - noon. Civil Rights instructed by Joyce Willson.** This course is approved for 3 hours of Civil Rights CE credit. Cost is \$24 if paid by 8/12, \$27 after for members. Non-members pay \$36 early bird, \$39 after. This course meets the Civil Rights requirement in Ohio.

## Continuing Education Reservation Form

Return to: AABOR, P.O. Box 1663, Akron, OH 44309-1663. FAX: (330) 434-4641.

Name: \_\_\_\_\_ R.E. License Number: \_\_\_\_\_

Company: \_\_\_\_\_ Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

What type of active real estate license do you have? \_\_\_\_\_ Salesperson \_\_\_\_\_ Broker

Please register me for the following classes:

\_\_\_\_\_ 6/9 Beginning Rapattoni \_\_\_\_\_ 7/14 Beginning Rapattoni \_\_\_\_\_ 8/5 Going Green  
\_\_\_\_\_ 6/24 ETHICS \_\_\_\_\_ 7/15 Foreclosures \_\_\_\_\_ 8/11 Beginning Rapattoni  
\_\_\_\_\_ 7/28 CORE LAW \_\_\_\_\_ 8/19 CIVIL RIGHTS

Payment Method (PAYMENT MUST ACCOMPANY RESERVATION)

\_\_\_\_\_ Check (made payable to AABOR) \_\_\_\_\_ Visa \_\_\_\_\_ MasterCard

Credit Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

AABOR contributes \$1 of all continuing education course admission to the Akron Area REALTORS® Foundation scholarship fund. Do you have any disabilities which require special accommodation, including the provision of auxiliary aids and services? If so, please identify: \_\_\_\_\_

DO YOU WISH TO RECEIVE A CONFIRMATION OF THIS REGISTRATION? \_\_\_\_\_ Yes \_\_\_\_\_ No

Please indicate how you'd like to receive your confirmation:

E-mail: \_\_\_\_\_ Fax: \_\_\_\_\_



**GRADUATE TO A HIGHER LEVEL OF SERVICE AND PROFESSIONALISM. YOUR BUYERS WILL THINK YOU ARE THE HEAD OF THE CLASS WHEN YOU REFER THEM TO ME!**

*Angela Kurlich*



1125 Triplett Boulevard \* Akron OH 44306

330.773.6673

angela@angleinsurance.com



### Mold Remediation & Mold Testing

Recommended by Agents and Home Inspectors throughout 5 counties. 32 years experience and over 6,400 inspections, construction jobs, mold remediation, testing and home inspections.

We have worked with and for:

- Cities of Akron, Cleveland, Medina, and many others, Rainbow Babies and Children's Hospital
- City's mold, asthma and moisture program
- Many community development programs and County

We are insured, carry workers comp. and offer a 5 year transferable warranty.

All Home Construction Inc.

330.351.1140 Fax - 330.225.1186

Email - Allhome200@aol.com



# AABOR 16th Annual Charity Golf Outing

## THURSDAY, AUGUST 12, 2010

(Limited to 144 Golfers)

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**To Benefit:** Rebuilding Together Summit County

### Outing Activities:

- 50/50 Raffle  
Raffle Prizes including: Taylor Made Driver, Adams Golf 2 and 4 Iron, Nike Putter, Callaway golf bag and much more!
- Mulligan and Skins Game
- Special Team Prize Drawing
- Door Prizes
- Full Breakfast
- Lunch
- Watering Holes and Beverage Carts
- Dinner in the Banquet Room



### Golf Outing Details:

**LOCATION:** MAYFAIR COUNTRY CLUB, 2229 Raber Road, Uniontown, OH 44685

**START:** Shot Gun Start—9:15 a.m.

Registration/Full Breakfast—7:30-9:00 a.m. in the banquet room

Breakfast includes: eggs, hash browns, sausage, biscuits, grits, and beverages

**FORMAT:** Four Person Scramble

**TEE TIMES:** No reservations for course assignment will be accepted without prior payment of all fees.

**LUNCH:** 11:00 a.m.-1:00 p.m.—Hamburgers, hot dogs, baked beans and potato salad.

**REFRESHMENTS:** Two non-alcoholic beverage carts and three non-alcoholic watering holes on the course. Canned domestic beer will be available to players for \$1 each.

**DINNER:** 4:00 p.m.— Dinner Banquet Room

**COST:** Golf Package Only—**PRICE REDUCED** to \$75 per person which includes 18 holes of golf, cart, full breakfast, hot lunch, dinner, and non-alcoholic beverages.  
Dinner Only—\$20.

**QUESTIONS:** Call Sherry Waples at the Board Office at (330) 434-6677, ext 125 or e-mail her at Sherry.Waples@AABOR.com

**PLEASE NOTE:** NO PHONE RESERVATIONS WILL BE ACCEPTED. CANCELLATIONS MUST BE MADE 14 DAYS PRIOR TO THE OUTING IN ORDER TO RECEIVE A REFUND

**AABOR 16th Annual Charity Golf Outing Reservation Form**

**Return to: Sherry Waples, Akron Area Board of REALTORS®, P.O. Box 1663, Akron, OH 44309**

**Please Note:** This form must be completed in its entirety! Make checks payable to AABOR. No course assignments will be made without payment in full.

\_\_\_\_\_ **GOLF PACKAGE.** Enclosed is payment in the amount of \$\_\_\_\_\_ for \_\_\_\_\_ tickets at \$75 ea. **COMPLETE PAYMENT MUST BE ENCLOSED.**

\_\_\_\_\_ **DINNER ONLY.** Enclosed is payment of \$\_\_\_\_\_ for \_\_\_\_\_ tickets at \$20 each.

**NAMES (PLEASE LIST COMPLETE FOURSOME):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**MAIL ALL TICKETS TO:**

Name: \_\_\_\_\_  
Company: \_\_\_\_\_  
Address: \_\_\_\_\_  
Email: \_\_\_\_\_ Phone: \_\_\_\_\_

**METHOD OF PAYMENT:** \_\_\_\_\_ Check \_\_\_\_\_ Visa \_\_\_\_\_ MasterCard

Credit Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Signature: \_\_\_\_\_

**Cancellations must be made 14 days prior to outing to receive a refund.**

**FOR OFFICE USE ONLY:** Batch #: \_\_\_\_\_ Date: \_\_\_\_\_ Amt. Paid: \_\_\_\_\_

## Members in the News

AABOR Affiliate member **Tim Bullock**, Union National Mortgage, was recently honored as the Cuyahoga Falls Chamber of Commerce Citizen of the Year. Bullock was honored for his community involvement which includes serving as: an assistant scoutmaster, the second vice president on the Chamber of Commerce Board, co chair of the Chamber's 2010 Scholarship Committee, and co chair of the Chamber's 2010 Golf Outing. He has also served on various Chamber committees. Bullock also reads to second graders at Leggett Elementary School in Akron.



Submit Members in the News items to Carrie Snyder at Carrie.Hummel@AABOR.com.

## Contact AABOR Staff

To reach AABOR Staff directly call 330.434.6677 and use the extension numbers below. Email addresses are also listed.



Sandy Naragon,  
Chief Executive Officer - 126  
Sandy.Naragon@AABOR.com

Sherry Waples,  
Executive Director of Member Services - 125  
Sherry.Waples@AABOR.com

Carrie Hummel Snyder,  
Director of Government Affairs & Supra - 124  
Carrie.Hummel@AABOR.com

Beth Klaes,  
Controller & Health Insurance - 123  
Beth.Klaes@AABOR.com

If you don't remember the extension numbers, 0 will always get you to a LIVE person!



Medina Summit Chapter

# Wolf Creek Winery Wine Tasting & Gourmet Pizza

Visit our own local winery and enjoy pizza and wine. Pizza from Pizza BOGO- voted Best Pizza in Northeast Ohio by Fox 8. Network with your business associates and affiliates! Friends and family welcome.

**June 23 from 4-6 pm**  
*Event Cost: \$20.00 includes wine ticket, gourmet pizza and salad.*

**The Winery at Wolf Creek**  
2637 S Cleveland Massillon Rd  
Norton OH 442036417  
  
www.wineryatwolfcreek.com  
  
(800) 436-0426



Please visit [www.MedinaSummitWCR.org](http://www.MedinaSummitWCR.org) to register  
OR call 330-725-4408

**RESERVATIONS ARE REQUIRED FOR PROPER FOOD QUANTITIES**



REALTOR®

Akron Area Board of REALTORS®

# Akron Area Board of REALTORS®

## Application for Director

### Three-Year Term – 2011, 2012, 2013

Annually, a slate of REALTORS® is selected by the Nominating Committee and approved at the Annual Membership Meeting. Then, a ballot listing the candidates is sent to each member of the Board for their vote. REALTORS® are elected for a three-year term commencing January 1 of the ensuing year.

To be considered, complete this form and mail it along **with your photograph** to AABOR, P.O. Box 1663, Akron, OH 44309, attention Sherry Waples no later than **Tuesday, July 6, 2010**.

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

List any AABOR committee(s) you have chaired. \_\_\_\_\_

List any AABOR committee(s) you have served on in the last three years. \_\_\_\_\_

Have you ever served as an AABOR Director? \_\_\_\_\_ If so, what year(s)? \_\_\_\_\_

List the years you received the AABOR Sales Achievement Society Award. \_\_\_\_\_

List the years you received the OAR President's Sales Club Award. \_\_\_\_\_

What are your real estate goals for the next three to five years? \_\_\_\_\_

List other civic or community organizations you belong to. \_\_\_\_\_

Why do you wish to serve as a Director? \_\_\_\_\_

If you are elected as a Director, would you be willing to consider being an Officer in the future? \_\_\_\_\_

I understand that if I am nominated and then elected to the Board of Directors that I commit to attendance at all monthly Board Meetings plus any special meeting called by the President, for a period of three years.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Please attach an additional sheet if necessary.**

# Akron Area Board of REALTORS®

## Membership Appreciation Mixer

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**Time: 4-6 p.m.**

**Date: July 22, 2010**

**Location: Board Office,  
565 Wolf Ledges Pkwy,  
Akron, OH 44311**

As a thank you to our members, we are hosting a member appreciation event. Come out

and meet industry related peers in a friendly and efficient manner!

The Young Professionals Network will be hosting a speed networking session at this event. In just a few minutes, participants will share business cards, history and offer new contacts with valuable information about their business.

Appetizers and beverages will be available. Please RSVP by calling the Board office at 330.434.6677 or email: [sherry.waples@aabor.com](mailto:sherry.waples@aabor.com).

Refreshments sponsored by the members of the Membership Networking & Special Events Division

# PRIMARY HEALTH CHOICE - A Private Sector Solution for Caring for the Uninsured

Primary Health Choice is a supplemental health insurance program designed and developed through the Summa Health System. The mission of Primary Health Choice (PHC) is to provide affordable health insurance benefits for eligible Uninsured persons whose employer does not provide health insurance benefits and/or for eligible Uninsured persons who otherwise cannot afford health insurance premiums.

The main features of PHC are:

Eligibility A Member must;

- Have been uninsured during the most recent 6-12 month period (or currently on an expiring COBRA policy);
- Reside in Summit, Portage or Medina counties;
- Have household income at or below 200% of the Federal Poverty Level;
- Not be eligible for any governmental sponsored (Federal, State or Local) health benefit programs.

Benefits:

- As long as the Member receives

hospital or medical care from a **participating** Hospital or medical provider—full coverage (payment-in-full). That means **no** co-payments, deductibles, or otherwise any Member payment responsibilities. This includes inpatient hospital care, hospital emergency room care, surgery, outpatient physician office visits, outpatient testing/diagnostic and wellness visits.

- Should the Member receive hospital or medical care from a **non-participating** Hospital or medical provider, there is Member payment responsibility after application of discounts, if any;
- Ambulance indemnity benefits;
- Outpatient prescription drugs--\$15 Co-pay for generic formulary drugs;
- Member Group Term Life Insurance & AD&D--\$5,000
- Utilization, chronic disease management and nurse navigator coaching.

- Hospitals: Summa Akron City Hospital, Summa St. Thomas Hospital, Summa Barberton Hospital, Robinson Memorial Hospital, and Summa Wadsworth-Rittman Hospital. Also included are 3 Urgent Care Centers and 9 LabCare Plus Centers.
- Physicians: Includes over 200 physicians (primary care and specialists) throughout the 3 county area.

Premium Cost:

Less than \$120 per month for single coverage

Enrollment

Signing up for PHC is easy with no hassles. There are **no** health questions and there are **no** pre-existing conditions, limitations or exclusions.

For more information call Jack Powers at Primary Health Choice at 330.996.8217 or visit:[www.ohiohealthchoice.com](http://www.ohiohealthchoice.com) and click on the Primary Health Choice link.

Participating Hospitals and Medical Providers:

## Primary Health Choice

simplifying HEALTHCARE  
for the uninsured...

**A VALUABLE PROGRAM**  
*BECAUSE...*

- ✓ It's Voluntary
- ✓ No health questions asked
- ✓ No deductibles or co-insurance... easy to use & understand
- ✓ No pre-existing limitations or exclusions
- ✓ Full coverage if Summa Health System providers are used



Provider owned since 1982...

**Our mission** is to provide the uninsured with a more comprehensive, affordable, and high-quality healthcare program than currently available elsewhere.

We look forward to showing you how!

**JACK POWERS, CLU, RHU, REBC, SR. SALES EXECUTIVE**  
 email: [powersj@ohiohealthchoice.com](mailto:powersj@ohiohealthchoice.com)

- Phone: 330-996-8217
- Toll Free: 1-800-554-0027
- Fax: 330-996-8201

Affordable

Flexible

Innovative

Summit Cty

Portage Cty

Medina Cty

3-08-10