

August 24, 2010

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~ REGISTER NOW! The 2010 OAR Convention is September 12 – 15 in Cincinnati!



The Cincinnati Area Board of REALTORS® is a proud supporter of the **2010 OAR Convention, Sept. 12 – 15**. This year's convention marks the 100th year of the Ohio Association of REALTORS® and is being held in **Cincinnati, Ohio!**

Register for the OAR Convention by Sept. 1 and be eligible to win CABR reimbursement of your \$100 registration fee! There will be one drawing.

[Click here](#) to view a 2-min. message about the OAR Convention from CABR President Tim Mahoney.

The OAR Convention has something for everyone. And, you don't even have to travel to participate! Save time and money by attending this convention in your own back yard – downtown Cincinnati.

Here's a list of top reasons to attend this year's convention:

- 100-Year Anniversary Gala
- Located in Cincinnati (*the last time the convention was held in Cincinnati was 2001*)
- Great Networking Opportunities with REALTORS® From Across the State
- **Registration is only \$100! It's tax deductible!**
- Convention Opening Session and Awards Presentation
- Earn up to 12-hours Continuing Education (*included with your registration fee*)
 - *Social Media: How it Can Improve Your Business*
 - *Opportunities with FHA 203K*
 - *The Economy: Where Do We Go From Here:*
 - *Ethics: The Measure of Professionalism*
 - *Increase Profits Via E-Mail and Web Marketing*
 - *Agents Gone Wild*
- National Speakers and Educators
- Entertainment Every Evening
 - *OAR Riverboat Casino Party*
 - *Expo Opening Session... A Taste of Cincinnati*
 - *President's Sales Club Reception & Award Ceremony (tickets can be purchased at time of registration)*
 - *OAR at the Reds vs. Arizona Diamondbacks (discounted game ticket price - can be purchased at time of registration)*
 - *Tomorrow is a Mystery Party*
 - *100th Anniversary Dinner/Gala (tickets can be purchased at time of registration)*
- Legal Issues Forum
- See the Latest Technology at the Exhibitors Area

From top-notch professional development opportunities...to memorable parties featuring the best music talent found anywhere...to discussions on the latest industry trends...to an exhibition featuring products and services designed to help you succeed in the marketplace – this convention has something for everyone!

Register now! Use the following link: https://www.ohiorealtors.org/meetings/convention/10CONV/conv_reg.html

We need and encourage your support to represent our Board and fine city.

✓ [Click here for OAR Convention details.](#)

~ **Karen Dulle Wins Free Ohio Association of REALTORS® (OAR) Convention Registration as Part of OAR's Leadership Program**



Karen Dulle of Comey & Shepherd, REALTORS was selected from the entries submitted to CABR for the complimentary registration to the upcoming OAR Convention (September 12 - 15 in Cincinnati). The complimentary registration is valued at \$100. We are pleased with the interest shown by our members in becoming new convention attendees and hope that all those not selected will take advantage of the educational and networking opportunities at the Convention. See page 1 of this newsletter for expanded convention information.

CABR will be having one more drawing for reimbursement of an OAR Convention Registration valued at \$100. You must be registered by Sept. 1 to be eligible to win.

~ **ALL ABOARD! Attend the Private Charter Dinner Train on Friday, October 1, 2010**



The **Cincinnati RPAC Committee** invites you to attend a special event on October 1, 2010. A private train car will take attendees on a 3-hour scenic tour to the Cincinnati Riverfront, through Oakley and back to the station (departing from 4725 Madison Road).

Check-in begins at 4:30 p.m. and the train leaves promptly at 5:00 p.m.

The \$139 per person ticket price includes the 3-hour tour, 4-course meal and 2 drink tickets. Note: \$46 of your ticket price will go to the 2010 RPAC campaign.

When: Friday, October 1, 4:30 – 8:00 p.m.

Where: 4725 Madison Road, Cincinnati, OH 45227 (behind BBQ Revue in Madisonville)

Fee: \$139 per person (guests are welcome)

Deadline: Registration and payment must be received by Sept. 15, 2010

✓ [Click here to register, using the EVENTS module, at cabr.org.](#)

~ **What's Cookin' in Corryville: Thursday, September 2, 10:00 a.m. - noon**



Thursday, September 2, 2010

11 a.m. – 1 p.m.

Held at Niehoff Urban Studio

2728 (Short) Vine Street, Corryville

Cincinnati, Ohio 45219

Parking can be found in the lot on Vine across from LaRosa's

The Cincinnati Area Board of REALTORS® ongoing partnership with the **City of Cincinnati Neighborhood Enhancement Program** will bring REALTORS® to the exciting neighborhood of Corryville.

Changes are happening in Corryville -

Get all of the details from representatives of the Uptown Consortium, the University of Cincinnati and the City of Cincinnati Neighborhood Enhancement Program. The Cincinnati Police Department District 4 Captain will also be on hand to discuss safety in the area.

If you list or sell in Corryville, or the surrounding areas, you will want to learn more about the Neighborhood Enhancement Program's 90-day focused strategy addressing neighborhood quality of life issues in Corryville.

A Caribbean style lunch buffet will be presented by Island Frydays - a new Jamaican restaurant on Short Vine in Corryville.

Fee: Only \$5 including lunch. Guests are welcomed to attend

If you have listings in Corryville please bring flyers to share.

Questions: Contact **Annette Chmiel** at 513-842-3011 or achmiel@cabr.org.

✓ [Click here to register under the Events module.](#)

~ HUD Issues Rule Limiting Payment for Home Warranties

by Peg Ritenour, Vice President OAR Legal Services



RESPA is a federal law that prohibits the payment or receipt of anything of value for the referral of a settlement service in connection with a federally-related transaction. In this rule, HUD indicates its position that a home warranty constitutes a settlement service. As such, a real estate agent or broker cannot receive anything of value for merely referring a seller or buyer to a home warranty company. The purpose of the rule issued by HUD is to clarify what constitutes a referral.

Below is a brief Q & A regarding how the rule applies to REALTORS® and what steps should be taken to avoid violation of RESPA. Additional Q & A are available via the link at the end of the article.

Q1. Can I give my client information about a home warranty company as long as I don't receive any compensation?

A1. Yes. Nothing in RESPA prohibits REALTORS from making a referral; it only prohibits you from receiving something of value in exchange for that referral.

Q2. Can I be paid a nominal fee for selling a home warranty?

A2. The answer depends on what services you perform in the course of "selling" the warranty. Under section 8(c) of RESPA you may receive compensation for "bona fide services" that are actually performed. Moreover, those services must be "actual, necessary and distinct" from any other services you are providing. If all you are going to "sell" the warranty is referring the home warranty company (HWC) to a buyer or seller, this would not be considered bonafide services for which you could be paid.

Q3. Does the new rule allow a broker or agent to be paid for marketing or promoting a home warranty to a buyer or seller?

A3. In the new rule HUD clearly states that it considers marketing efforts that are directed to particular buyers or sellers to sell a home warranty to be a referral. As such, HUD takes the position that any payment for that direct marketing would be an illegal kickback. HUD gives the following examples of what it considers to be marketing or promotion that is directed at particular buyers and sellers and is therefore activity for which a REALTOR cannot be paid:

- Providing a verbal "sales pitch" about the benefits of a particular warranty
- Distributing the HWC's promotional materials at your office
- Providing promotional materials at an open house

✓ [Click here for the complete story and additional Q&A on this subject.](#)

~ Microsoft Publisher for Real Estate Professionals: Tuesday, August 24, 1 – 4 p.m.

Prerequisite: A basic level of Microsoft Office or Vista operating system experience. This means that you can use a mouse and are able to save documents.

This is an introductory level course that will help you understand what capabilities Microsoft Publisher 2007 has to offer.



You will learn:

- How to create personalized marketing material
- How to enter information
- How to create a blank publication
- How to create a publication using a template
- How to add WordArt

- How to work with frames and photos
- How to create an open house flyer

3 hours CE credit—Ohio elective credit

Fee: \$30 CABR members/\$40 non-members

Instructor: Jean Bissell

Where: CABR Office/14 Knollcrest Drive/Cinti/OH 45237

[✓ Click here to register.](#)

~ Visit the Cincinnati Zoo at a Discounted Price



We are excited to announce that **Cincinnati Area Board of REALTORS®** has signed up for the **Cincinnati Zoo & Botanical Garden Discount Ticket Program**. As a member of this program, members are now able to buy discounted tickets and meal vouchers for the Cincinnati Zoo, with the added convenience of printing your admission tickets from your computer and presenting them at the entrance turnstiles - bypassing ticket booth lines. Purchasing tickets has never been easier!

You may purchase tickets by visiting our exclusive **Cincinnati Zoo Online Discount Ticket Store** at <https://tickets.cincinnati-zoo.org> and entering this personalized Store Name: **CABR** (not case sensitive).

View the admission, ride and meal options to see your discounted prices and make your selections.

~ New Forms for CABR Members

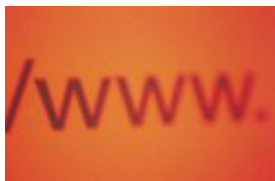


The Cincinnati Area Board of REALTORS® has three new forms for use by CABR members. A **Counter Offer** addendum, a **Notice of Rescission** form and a **Waiver of Contingency** form have been developed by the CABR Contracts Committee (Copyright July 2010).

Orders for these forms can be placed by contacting the front desk at CABR. For plain contracts, fax orders to CABR at 513-761-8813. For printed contracts, call 513-842-3010

If you'd like to receive a pdf version of any of the forms, please contact **CABR** at 513-842-3010. You must be a REALTOR® member to order the forms.

~ Enhancing Your Website Forum: Wednesday, September 1, 10:00 a.m. - Noon



The Cincinnati Area Board of REALTORS® **Business Technology Committee** has put together a great panel of agents who are maximizing their websites and want to share what they are doing. **Dennis King** and **Lisa McCarthy** are heading up this forum and have a lot of great information to help you get ideas that can enhance your website, increase your traffic and add to your bottom line.

[✓ Click here to register using the Events module.](#)

~ The Road to Success is Paved with Education – Get Yours Online at the CE Shop!



Cincinnati Area Board of REALTORS®

Need CE? Don't Procrastinate! Enroll in online CE today!

Simply visit our course catalog at:

<http://theceshop.com/affiliate/cabr>

One of the greatest benefits of online CE is that you can enroll today to take advantage of the great savings and complete the course when the time is right for you. You have one year to complete course work after ordering.

Archived issues of the CABR *Tuesday News* can be accessed by going to www.cabr.org. Click on the *News* drop-down menu and then on the [Tuesday News](#) link.

Sincerely,

Cincinnati Area Board of REALTORS®

email: cabr@cabr.org

phone: 513-761-8800

web: <http://www.cabr.org>

Staff Directory: <http://www.cabr.org/phoneguide.htm>

CABR Member Savings Programs: <http://www.cabr.org/savings2.htm>

OAR Tech Hotline: **866-95-FIXPC** (not a free service)

OAR Legal Hotline (Brokers only): **614-228-6675** (to obtain access code)