



Tuesday News

September 29, 2009

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~ Home Buyers Expo: October 3, 11:00 a.m. – 3:00 p.m.



The Cincinnati Area Board of REALTORS® will hold a **Home Buyers Expo** on Saturday, October 3rd. The event is being held in cooperation with the **City of Cincinnati Neighborhood Enhancement Program** (NEP) targeting Madisonville. Partners in the event include the City of Cincinnati, the Madisonville Community Council, the Cincinnati Area Board of REALTORS®, Freddie Mac and the Home Ownership Center of Greater Cincinnati.

Where: The Brand New - John Parker Elementary School
Corner of Redbank Road and Madison Road

As a member of the real estate community, this is an excellent opportunity for you to meet face-to-face with prospective home buyers.

Table space is limited to 30 vendors and will be accepted on a first-come, first-served basis.

[✓ Click Here for Details](#)

Contact **Annette Chmiel** at achmiel@cabr.org with questions or for more information.

~ REALTOR®/Lawyer Brown-Bag Forum on Lending Issues: October 6, 12:30 – 2:00 p.m.

The Cincinnati Area Board of REALTORS® and Cincinnati Bar Association REALTOR®/Lawyer Committee will present a Brown Bag Lunchtime Discussion on the "Foreclosure and Bankruptcy Processes" on Tuesday, **October 6** from 12:30 – 2:00 p.m.

The event will be held at the CABR office. This would make a great "last stop" of a weekly office tour.



Topics to be discussed are:

- Inside the Foreclosure and Bankruptcy Process
- Emotional Components of Foreclosure and Bankruptcy
- Foreclosure Mediation
- Three Types of Sellers Facing Foreclosure or Bankruptcy
 - 1) Seller will not admit they have a problem.
 - 2) The property is already going to Sheriff's sale.
 - 3) Prime candidate for assistance.

Bring your questions, knowledge and your lunch (if you choose) and be prepared to participate in a discussion with the following experts, as the group speaks on the above topics: **Jim Gronefeld**, Assistant Vice President of Union Savings Bank, **Stephanie Moes** of Legal Aid Society (foreclosure and bankruptcy attorney), **Bill Purtell** of Lerner, Sampson & Rothfuss (foreclosure attorney), **Norm Slutsky** of Slutsky & Slutsky, LPA (bankruptcy trustee), **David Stonehill** of David N. Stonehill Attorney at Law (foreclosure defense) and a representative of The Home Ownership Center (foreclosure prevention).

You will also have the opportunity to learn from other attendees who have had experiences they'd like to share, as well as, have an opportunity to share your own experiences with the group.

[✓ Click here to register.](#)

~ **Real Estate Marketing with Microsoft Outlook: Tuesday, September 29, 1 – 4 p.m.**

Pre-requisite: A basic level of Microsoft Office or Vista operating system experience. This means that you know how to use a mouse and are able to save documents.



This course gives an overview of Microsoft Outlook 2007, highlighting the capabilities it has to manage, market and communicate to your real estate clients.

You will learn:

- ? How to send, reply, forward and delete e-mails
- ? How to send attachments
- ? How to send e-mails to folders and add your personal signature
- ? How to manage your contacts and market with distribution lists
- ? How to schedule meetings and appointments

3 hours CE credit—technology credit (B)

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

Instructor: Jean Bissell

Questions – contact **Annette Chmiel** at 513-842-3011 or achmiel@cabr.org

✓ [Click here to register.](#)

~ **Raise Your Visibility with Innovative Financing and the New Reverse Mortgages: Wednesday, September 30, 6 - 9 p.m.**



Buy a home with no payments for life! Learn new ways to penetrate the Baby Boomer market, sell more homes and set yourself apart from your competition.

You will learn:

- ? How to increase sales
- ? How to get ahead of the competition
- ? Build a stronger book of referrals
- ? Partner with other professionals
- ? Leverage your strengths through networking
- ? Work less. . . make more!

3 hours CE credit—elective

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

Instructor: Chris DeMaio

Questions – contact **Annette Chmiel** at 513-842-3011 or achmiel@cabr.org

✓ [Click here to register.](#)

~ **CABR Circle of Excellence Award Year Coming to a Close**



The end of this year's CABR Circle of Excellence is just around the corner. As always, the club year runs from Oct. 1 thru Sept. 30.

The Deadline for submitting an application is **Thursday, October 15, 2009**. It must be received at the Board office by that day.

Click [here](#) to review the rules for this year's contest. Click [here](#) for a copy of the application form.

If you have any questions, contact **Chris Logan** at 513-942-3016 or clogan@cabr.org.

Please note: There will be no USPS mailing of rules and forms to the offices this year.

~ "Just Sold" Flyer Paints Deceptive Picture

If you didn't have a role in the transaction, don't make it appear that you did.

By [Bruce Ayd](#)



Question: I recently acted as the listing agent for a neighbor who was selling her home. The buyer was represented by a salesperson from a different company. After the transaction closed, a third real estate practitioner who had no part in the deal mailed a "Just Sold" flyer to households in the neighborhood. The flyer contained information about the house and the public synopsis from the MLS, along with that real estate practitioner's contact information and an advertisement for his business. A letter accompanying the flyer also made it appear that he was the broker responsible for the sale, although he didn't say that explicitly. Is this a Code of Ethics violation?

Answer: The key concept is whether or not the advertising presents a "true picture." Article 12 of the Code says "REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations." Standard of Practice 12-7 amplifies the "true picture" test. "Only REALTORS® who participated in the transaction as the listing broker or cooperating broker (selling broker) may claim to have 'sold' the property."

If the flyer and letter would lead a reasonable consumer to believe the REALTOR® who sent the flyer actually "sold" the property, then likely it's a violation of the Code. Although sold properties and (usually) their sale price are public record, that doesn't allow REALTORS® to claim to have "sold" the property if they weren't the listing or cooperating broker.

This standard also applies to newsletters. Case Interpretations 12-12 and 12-13 allow REALTORS® to publish a list of sold properties in a "neighborhood newsletter" as long as that publication is consistent with local MLS rules and it's clear to reasonable readers that REALTORS® aren't claiming to have sold any property where they weren't either the listing or selling broker. Remember, the essence of Article 12 is "truth in advertising!"

✓ [For more articles on Code of Ethics compliance, click here.](#)

~ Wine and Dinner at Valley Vineyards: Thursday, October 8, 4:30 p.m. Tour; 5:30 p.m. Dinner



The Special Functions Committee of the Cincinnati Area Board of REALTORS® has planned this special event. Family, friends, and co-workers are all welcome to come to Valley Vineyards, located at 2276 E. US 22 & 3, Morrow, Ohio 45152. You will take a tour of the winery, sample wines and have dinner, which will consist of a New York Strip Steak or Salmon (that you grill yourself), Salad, Potato, Green Beans, and

Homemade Desserts.

The cost for the tour/tasting/dinner is just **\$35** per person. This will be a great time to be able to socialize away from work.

Sign up:

Members can register online at www.cabr.org. Go to the Member Logon button. Use your MLS login and ID. Scroll down. Click on Calendar of Events, click on Wine09 and register. You will select you entree - strip steak or salmon. You can register a guest. You will receive an email confirmation if your registration was done correctly. Non-members can register for this event by calling Chris Logan, CABR Programs Coordinator, at 513-842-3016.

Deadline for registration is Friday, Oct. 2.

~ REALTOR® Call to Action: Tell Congress to Extend and Expand the Homebuyer Tax Credit



We have all seen first-hand the positive impact the first-time homebuyer tax credit is having on the real estate market recovery. As the expiration date for this successful program looms, we **ALL** need to make sure that Congress hears from us about the positive impact this program has had and ask them to extend it, and expand it, so that we can continue to see our markets fully recover.

[Please watch this video](#) of your fellow REALTORS®, along with NAR President Charles McMillan, explaining how the credit is helping the industry and **urging both you and Congress to take action NOW!**

✓ [Click here to take action on this important issue.](#)

~ Don't Forget to Register to Vote – Ohio has a 30-day Voter Registration Requirement



Voting is the most fundamental element of grassroots political action and one of our most treasured American rights.

As REALTORS®, we must all register to vote and support REALTOR®-friendly candidates and issues to influence elections and maximize our political power.

How can you register to vote?

[Click here](#) to register by visiting Ohio's voter registration website. Download and complete your application and simply mail it in.

When must you register?

Ohio has a 30-day voter registration requirement. Your properly completed and signed registration form must be **postmarked** or **received by** the 30th day before the election in which you wish to vote.

Where can you register to vote?

Hamilton County

Board of Elections
824 Broadway
Cincinnati, OH 45202-1345

Clermont County

Board of Elections
76 S. Riverside Drive
Batavia, OH 45103

Butler County

Board of Elections
Government Services Center
315 High Street
10th Floor
Hamilton, OH 45011

Warren County

Board of Elections
406 Justice Drive
Lebanon, OH 45036

How can you check your voter information to see if you are already registered?

You can check your voter record and monitor the status of a new voter registration by [clicking here](#).

What are some of the remaining key 2009 Ohio Election Dates?

- **October 5th:** Voter registration deadline for General election
- **November 3rd:** General election

Questions?

[Click here](#) to consult the Ohio Secretary of State website for answers to your questions.

-- This has been a governmental affairs service of the Cincinnati Area Board of REALTORS®.

~ Tina Harvey Recognized for 10 Years at MLS of Greater Cincinnati



Tina Harvey, CABR & MLS Accounting Assistant, celebrated her 10th year with CABR/MLS on Wednesday, September 16, 2009. Having grown up in Aurora, Indiana, Tina currently lives in Delhi. Her interests include volunteering for Destination ImagiNation®, reading, and cooking.

Tina and her husband, Tim, have 2 boys, Matt (19 years old) and Jake (13 years old). Congratulations to Tina for her dedication and longevity with the CABR/MLS organizations.

CABR/MLS employees and their longevity follows:

CABR

Gene Snavley, Exec. VP / 28 yrs.
Chris Logan, Programs Coordinator / 29 yrs.
Annette Chmiel, Dir. Of Education / 24 yrs.
Cathy Petersman, Membership Admin. / 21 yrs.
Cindy Henninger, Dir., Prof. Services / 19 yrs.
Jeff Schwiers, Dir. Actg. CABR/MLS / 10 yrs.
Mark Quarry, Dir. Gov't Affairs / 3 yrs.
Andy Clark, Admin. Assistant / 3 yrs. (part-time)
Lola Burell, Receptionist / 1 yr. (part-time)

MLS

Jim Abele, Manager / 25 yrs.
Jennifer Bachman, Ops. Manager / 40 yrs.
Deva Tolley, East Coordinator / 32 yrs.
Joyce Ryan, West Coordinator / 30 yrs.
Bob Halko, Systems Specialist / 20 yrs.
Tina Harvey, Actg., Ass't / 10 yrs.
Amanda Lucas, Admin. Asst. / 9 months

~ CABR Exclusive Right to Sell Amended to Include Language Addressing NAR/DOJ Settlement



Explanation: As part of the settlement between NAR and the Department of Justice (DOJ), NAR is required to mandate that the MLS add three (3) stated data fields (see below). These fields are to be answered by the seller as to how they would like their listing to be displayed on any Internet site and any Virtual Office Website (VOW).

- 1) If "Show Address" is marked "No," then the listing, including the address, WILL appear in MLS, but the address (Street #, street name, prefix, suffix and directional) is required to be withheld from all public accessible internet sites including Broker Reciprocity sites, VOW sites, Realtor.com and any syndicated sites.
- 2) If "Allow Public Blogging" is marked "Yes," then, if blogging is made available on a brokerage web site, especially for individual listings, any consumer may provide comments about that property, good or bad.
- 3) If "Allow AVM" (Automatic Valuation Model) is marked "Yes," then, if an AVM is made available on a brokerage web site, especially for individual listings, the property may have an automated valuation calculated on it.

The 3 new, NAR required, MLS data fields have been incorporated into Section 16 of the CABR Exclusive Right to Sell: 1) Show Address on Internet (default answer = YES); 2) Allow Public Blogging on Internet (Default answer = NO); and 3) Allow AVM (Automatic Valuation Model) on Internet (Default answer = NO).

The only other change to the contract is indication of municipality, which has been moved from "Seller Certification" to the "Address" section.

The mandated fields have been incorporated into the MLS data sheet. Therefore, you may use up your existing stock of the 2008 CABR *Exclusive Right to Sell*. However, if you would like to place an order for the new form, or any other CABR contracts, contact CABR at 513-761-8800.

~ Formal Portrait Sittings Available at CABR



Mayhew & Peper Photographers will be on location at CABR Wednesday, October 7 from 9-11 a.m. & Wednesday, October 28 from 9 a.m. -12 noon.

Call Renae or Mickey at 513-421-0111 to schedule an appointment and get details on pricing.

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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: **866-478-8324**

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