

October 6, 2009

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~ Internet Voting for CABR Annual Election Going on Now Until 9:00 p.m. October 14

Voting to elect 4 new members to the CABR Board of Directors is going on now! Members have the option of voting via the internet until 9:00 p.m. on October 14, or casting a vote in person at the CABR **Annual Membership Meeting** on Thursday, **October 15 from 2:00 -2:30 p.m.** at the CABR office, 14 Knollcrest Drive, 45237. Voting results will be announced shortly after the close of voting on October 14.

Shown below are the candidates (alphabetically):



Internet voting will take place as follows:

Beginning Date >> Oct. 5, 2009 at 6:00 a.m.

Ending Date >> Oct. 14, 2009 at 9:00 p.m.

You must vote for 4 candidates to have a valid ballot.

[✓ Click here to access voting and candidate profiles.](#)

Residential Members access voting thru the Board's website - <http://www.cabr.org>

Commercial Members access voting thru <http://www.crecgc.org>

Click the **RED** box. Use your Member ID and password to access the information. Click on VoteNet's Ballot and follow the instructions. If you are having difficulty with the internet voting, call CABR at 513-842-3016 between 8:30 a.m. - 4:30 p.m., Monday through Friday.

If you give your Password to someone else, you are subject to a \$1,000 fine per occurrence. If you attempt to vote with a Name and/or Password other than your own, you are subject to a \$1,000 fine per occurrence. **CONFIDENTIALITY** is critical. You must protect your password! Once your name and password are used to vote, they cannot be reused to vote again.

On Oct. 15, 2009 at 2:00 p.m., CABR will host its Annual Membership Meeting at the CABR office, 14 Knollcrest Drive, Reading. Purpose of the meeting is to announce the election results. You do not need to be present, as we will also e-mail the voting results that day. But if you want to attend the meeting, that is certainly your right. *Note:* For those who haven't voted prior to the meeting, they may vote at the CABR office from 2 - 2:30 p.m. the day of the Annual Membership Meeting (Oct. 15).

~ Sign Up Now for the CRS 200: October 15 & 16, 8:30 a.m. – 4:30 p.m. Each Day

Are you happy with the income you are earning in real estate right now?

Find out how the Business Planning and Marketing Course from CRS can give you the tools you need to start creating a better business right now!

Why Should You Attend CRS 200 and Become a CRS?



In this business, there is no denying the power of connections. Now imagine a coast-to-coast network of associates linked together by three little letters that sum up all the education, integrity and success its members have attained and can achieve... CRS.

Less than 4% of all licensed REALTORS® nationwide are Certified Residential Specialists – CRS – earning an average of \$85,000 annually, nearly three times more than the \$29,400 the average REALTOR® earns.

CRS members completed an average of 21 transactions in 2008 while the average REALTOR® completed 6 transactions.

If you want to find ways to increase your business and earn more income, the CRS 200 Business Planning and Marketing is for you.

The CRS Business Planning and Marketing Course will:

- Teach you **7 TAX SAVING STRATEGIES** for today's agent
- Show you how to make your **BUSINESS MORE PROFITABLE** in less time
- Help you build a **60-DAY UNIQUE AND COMPELLING** marketing strategy
- Give you the **5 MUST-HAVES** for your database management program
- Help you create a **SALEABLE BUSINESS**, become **FINANCIALLY INDEPENDENT** and **ENHANCE YOUR LIFESTYLE**

[Click here to hear directly from the instructors who teach this course nationwide.](#)

The Cincinnati Area Board of REALTORS® and the Ohio Chapter CRS will be holding the CRS 200 in Cincinnati on October 15 and 16.

Now is the time for you to take control of your career and achieve the business success of which you are worthy.

14 hours CE credit—elective

Fee: \$295

Instructor: Leroy Houser, National CRS Instructor

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

✓ [Click here for additional details and to register.](#)

~ Delay of FHA Condominium Policy Implementation



FHA has delayed implementation of the condominium changes until November 2, 2009. The site condo changes (already in place) are not affected by this change. HUD has stated the following:

"Because the new guidance is not final at this point in time, we are postponing implementation of all of the condo changes that were to occur on 10/01/09. The site condo changes that have already taken effect are not affected by this delay."

The new effective date is for case numbers assigned on or after November 2, 2009.

✓ [Click here for additional details from HUD.](#)

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

Don't miss the opportunity to learn from this great panel!

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: **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 **Rick Williams** 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.](#)

~ The Current Economy and Your Real Estate Business: Wednesday, October 7, 6 - 9 p.m.



Managing your real estate business on a shoe string budget: Profit=revenue minus expenses.

You can either increase revenue or decrease expenses, it's that simple.

How did we get here and what can you do to save money and not reduce the service you give to your clients and not reduce your marketing to prospective clients?

This course will show you tools and techniques that can help you accomplish this goal...with an extra emphasis on **FREE** tools. **Can you afford not to find out about FREE?** Reality is, can you afford it in today's market if it's not free?

3 hours CE credit—elective

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

Instructor: Jeff Shaffer, Unifund

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

✓ [Click here to register.](#)

~ CABR Circle of Excellence Application Deadline October 15



September 30 marked the end of this year's CABR Circle of Excellence. 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.

~ How to Work With Investors: Thursday, October 8, 9:00 a.m. - noon

Sham Reddy brings his years of experience in working with investors to this course. He will provide all of the reasons you may want to consider exploring this niche as a viable source of income. At the end of this class you will be able to demonstrate your significant knowledge of investment strategies to better serve your client.



You will learn:

- ? How to find and qualify investors
- ? How to uncover benefits of particular investment property
- ? How to understand the key criteria for identifying investment property
- ? How to match investor needs with property financial profiles
- ? How to investigate financing instruments best suited to investment property

3 hours CE credit—elective

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

Instructor: Sham Reddy

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

✓ [Click here to register.](#)

~ All About HUD Foreclosures: Thursday, October 8, 1 – 4 p.m.

Sham Reddy will give you a complete overview of the process of accessing and completing a transaction of HUD-foreclosed properties. By learning the information presented in this class you will be better able to assist your clients in successfully purchasing HUD properties.



You will learn:

- ? The stages of a foreclosures
- ? How HUD (FHA) and VA choose to dispose of properties
- ? Detailed description of the foreclosure process
- ? Detailed information on working with HUD
- ? Detailed information on time periods and procedures
- ? Detailed timing issues of reports, appraisals, taxes etc.

3 hours CE credit—elective

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

Instructor: Sham Reddy

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

✓ [Click here to register.](#)

~ 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.

~ Housing Opportunities Made Equal Newsletter Now Available On-line



The **October 2009 HOME Newsletter** is now available to read on-line. Visit the HOME website at www.cincyfairhousing.com for information and links related to fair housing.

✓ [Click here to read the October 2009 newsletter.](#)

~ You Can Make a Difference and Help Someone Facing Foreclosure



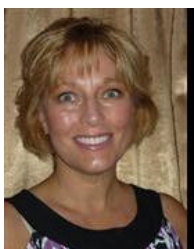
In your normal course of business, you have probably run into people who are worried about making their mortgage payments. Perhaps one of the wage-earners has lost their job or a health issue has caused them to lose income. Next week, on **October 14, 15 & 16**, there will be a huge **Foreclosure Prevention Phone-a-Thon** that is being sponsored by five television stations and the **Home Ownership Center of Greater Cincinnati**. Services offered will be: Refinance programs, work-out plans with existing lender, budgeting and counseling.

Click on the following link to access articles, videos and information regarding the event:

<http://www.wcpo.com/content/realestate/story/Foreclosure-Prevention-Phone-A-Thon-Set-For-Oct/XFgIDfJFyEa8xQ3chb6Aew.csp>

Share this information with your clients. They will appreciate your interest in assisting them and become a source of referrals and future business. *Note:* There is an option to call right now at 1-877-728-9987.

~ Cindy Henninger Recognized for 20 Years at the Cincinnati Area Board of REALTORS®



Cindy Henninger, CABR Director of Professional Services, celebrated her 20th year with CABR on October 4, 2009. Cindy works with the committee that reviews contracts and forms for use by CABR members, processes ethics complaints and arbitration requests, provides technical assistance to members and answers questions from members and the public on real estate procedures (excluding license law or legal matters). Cindy is also the editor of *Tuesday News* and works with the REALTOR®/Lawyer Committee in development of articles, courses and forums on legal issues.

Congratulations to Cindy for her dedication and longevity with CABR.

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 / 20 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 / 1½ yrs. (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

~ Wine and Dinner at Valley Vineyards Cancelled Due to Low Registrations



The Valley Vineyards winery tour and dinner has been cancelled.

We thank those who registered and hope that we will be able to determine an event that will generate more interest in the future.

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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)