

October 13, 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:



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 voting area 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 Wednesday.

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

~ 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.

~ 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. This 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.

~ REALTOR®/Lawyer Forum on Lending Issues Identifies Need for CABR Members

Last-week's REALTOR®/Lawyer Forum provided a venue for members to ask questions of experts in the navigation of short sale and foreclosure real estate transactions. One member need that was identified during the forum is contact information for various organizations that can offer help in these situations. Listed below are phone numbers and websites you can refer to in your efforts to assist home owners facing a short sale or foreclosure:



Cincinnati Bar Association Attorney Referral Service:	513-381-8359
Homeownership Center of Cincinnati:	513-961-2800
Housing Opportunities Made Equal (Hamilton County):	513-721-4663
Legal Aid Society of Southwest Ohio:	513-362-2807
Save the Dream: Ohio's Foreclosure Prevention Effort:	888-404-4674

Although this information is available on the CABR website, you may want to add these organizations to your contact database for easy access.

~ Negotiating to a Win-Win: Wednesday, October 14, 6 - 9 p.m.

You can develop negotiating techniques that work and put them to use in almost any real estate situation that seems impassable.



As a result of this class, you will be able to:

- ? Identify the objectives in a negotiation
- ? Evaluate the parties to the negotiation
- ? Ask the right questions to further a negotiation
- ? Identify the different negotiating techniques
- ? Develop negotiating techniques
- ? Decide which technique is optimum for a successful negotiation
- ? Determine a course of action if there is no win -win
- ? Develop a plan to negotiate
- ? Develop methods to negotiate with various types of people
- ? Identify and deal with non -verbal signals
- ? Effectively deal with impasse

3 hours CE credit—elective

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

Instructor: Sheila Bell

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

✓ [Click here to register.](#)

~ Cincinnati Area Board of REALTORS Presents: **Generational Dynamics in Real Estate**
Wednesday, November 11, 2 – 5 p.m. (followed by networking happy hour, 5-6 p.m.)

Held at the Cincinnati Club – 30 Garfield Place – Downtown Cincinnati

Do you find it hard to communicate with people from outside your generation?

Fact: More than 55% of today's buyers are Gen X and Gen Y, while 75% of REALTORS® are Baby Boomers or Veterans.

Today, there are four generations in the US workplace, and each one has different attitudes. The disconnects between the generations can be substantial.

Research shows that mixing the generations effectively can result in higher-quality work, more engaged workers and superior service delivery.

Don't miss the chance to gain a competitive advantage by attending this special educational program, and earn three hours of CE credit.

In the training you will learn:

- The value of becoming generational savvy, by gaining the skills you can to sell more Real Estate to any generation, and grow your business as a result!
- How to use your years of experience in Real Estate to more easily understand the four generations in the workplace and marketplace, and work with them as a successful team.
- How to enhance your ability to communicate and engage across all generations in a friendly way.

Our speaker, **D. Lynn Watts**, is the president and founder of Learn, Lead, LIVE Inc., a personal and professional development firm that helps individuals and organizations compete and advance in a constantly changing world. Lynn holds a BA in Business Administration from the College of Mount St. Joseph, and a matriculating graduate student at Xavier University (May 2009). Lynn has been speaking on business and generational related topics for 15 years, and has worked with Fortune 1000 companies and non-profits.

\$20 per person or \$100 for group of 6 – Save by getting a group together!
3 hours elective CE credit in Ohio

Register online at <http://www.cabr.org/online.htm> or call Annette Chmiel at 513-842-3011

Presented By:

Design to Market, LLC

Cincinnati Area Board of REALTORS® Young Professional Network

Sponsors:

Hughes Home Appraisals

Northwestern Mutual Financial Network - The Kelley Financial Group

Planes Companies - Relocation and Storage Solutions

Stone Bridge Land Title Agency Inc.

Union Savings Bank

University of Phoenix

Wells Fargo Home Mortgages

~ **Formal Portrait Sitzings Available at CABR**



Mayhew & Peper Photographers will be on location at CABR
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.

~ No Special Treatment for First Offer



Some sellers choose to evaluate all offers at once, especially when a quick sale is needed.

By Bruce Ayd, March 2009 REALTOR® Magazine

Q. I was in the middle of negotiating an offer on behalf of buyers I was representing. We had submitted a counteroffer in writing to the listing agent and we were waiting for a response. Suddenly, the listing agent contacted me and told me that there were multiple offers on the table. She said her seller instructed her to tell us that we needed to make our "best and final offer" by a certain time that day. This doesn't seem fair to me. I feel the sellers should have completed negotiations with my buyers before considering another offer. Is the listing agent in violation of the Code of Ethics?

A. No. Considering several offers at the same time or asking one or more potential buyers to make their "best and final" offer by a specific deadline doesn't violate the Code. The listing agent and the seller had the right to ask that your buyer submit a "best and final offer." While individual sellers may use that practice infrequently, it seems more common in situations requiring a quick sale, such as relocations and properties sold by lenders. Because these properties are often attractively priced, they can generate multiple offers. Standards of Practice 1-6 and 1-7 of the Code address offers and counteroffers. Standard of Practice 1-6 provides "REALTORS® shall submit offers and counteroffers objectively and as quickly as possible." Standard of Practice 1-7 states, "When acting as listing brokers, REALTORS® shall continue to submit to the seller/landlord all offers and counteroffers until closing or execution of a lease unless the seller/landlord has waived this obligation in writing . . ."

No provision of the Code requires that parties negotiate the first offer received to a conclusion before they consider or act on other offers.

✓ [Click here to read more.](#)

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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)