

February 2020



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# REALTOR® Insight

## Soup-R Bowl & Reverse Raffle

Mark your Calendar!

March 18th, 2020 @ 5:30 PM held at REALTORS Hall

Join us for a fun filled night of Soup judging, Reverse Raffle, Side Board game, and so much more!

We are looking for Soup-R Chefs to make your best pot of soup for a fun Competition! Who is the King or Queen of Soups? (limited number of spots available)

Get your Reverse Raffle Ticket now! (Limited number available)

Become a Sponsor for \$200 and get 2 Tickets to the event!

Event tickets available at the door \$10 each.

All proceeds collected will directly benefit the 5 counties we serve through the FAOR Charitable Foundation.

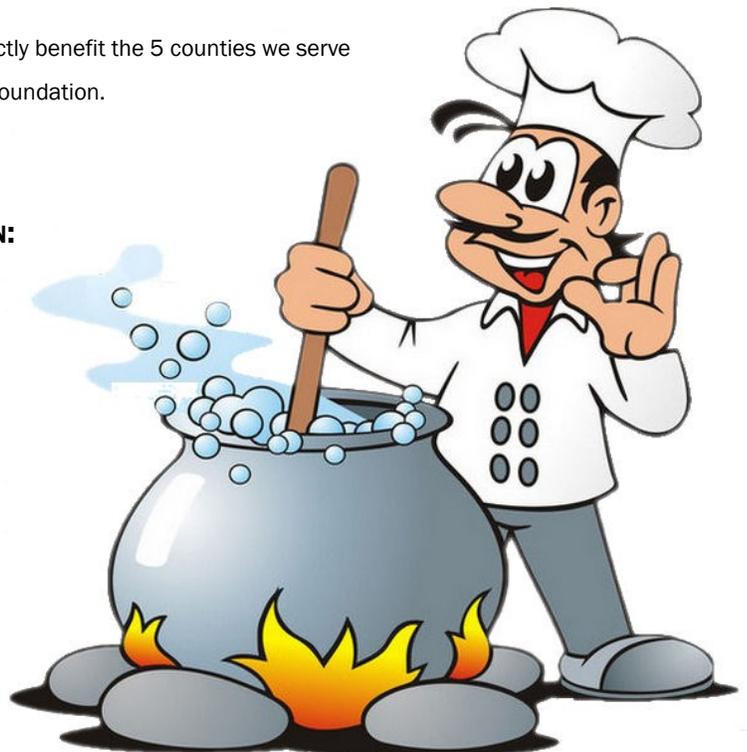
**FOR MORE INFORMATION:**

CALL LESLIE

419-625-5787

OR EMAIL

LESLIE@FAOR.COM



## Schedule of Events:

### February

- **2/5 FREE CE by Fairway Independent Mortgage, Board Office, 10:30 am**
- **2/12 2020 Economic Summit, Columbus Convention Center**
- **2/13 Professional Standards Workshop, Board Office, 9:00 am**
- **2/17 Board Office Closed, President's Day**
- **2/19 MLS Broker Meeting, Board Office, 10:00am**
- **2/20 FAOR Board of Directors Meeting, Board Office, 9:30 am**
- **2/20 Brokers Meeting, Board Office, 10:30 am**
- **2/24-27 RPAC President's Circle Annual Conference, Miami, FL**

## Up Coming Events

### March

3	Ohio REALTOR Broker's Summit, Columbus
12-16	NAR A.E. Institute, San Diego, CA
18	Reverse Raffle/ Soup'R Bowl, Board Office, 5:30 pm
19	FAOR Board of Directors Meeting, Board Office, 9:30 am
31 - 4/1	REALTOR Broker Summit, Hollywood, CA

### April

8	New Member Orientation, Board Office, 10:00 am
10	<b>Board Office Closed</b> , Good Friday
16	FAOR Board of Directors Meeting
16	General Membership Meeting, Anjulina's, Fremont 11:30 am
27-29	OR Spring Legislative Conference, Columbus



## Save the date for CE Class

**When: April 8th**

**Time: 11:00 am—2:30 pm**

**Where: Sandy Ridge Winery in Norwalk**

**RSVP to 419-668-9922 or email [aferguson@unionhomemortgage.com](mailto:aferguson@unionhomemortgage.com)**



### Weight Watchers

**Meets at the Board Office on**

**Tuesdays 5:30 p.m.**

**Fridays at 10 a.m.**

**Saturdays 8:00 a.m.**

**Interested in joining or need a meeting place?**

[WeightWatchers.com](http://WeightWatchers.com)



# PEAK YOUR REVERSE MORTGAGE LOAN KNOWLEDGE



JOIN US FOR A 2 HOUR CONTINUING EDUCATION CLASS ON HOW THE HOME EQUITY CONVERSION MORTGAGE (HECM) FOR PURCHASE (H4P) LOANS MAY POTENTIALLY INCREASE YOUR ANNUAL COMMISSIONS.

Learn how buyers can increase their purchase power with a H4P

**DATE:** February 5th, 2020

**TIME:** 10:30 AM

**LOCATION:** FIRELANDS REALTORS  
2710 CAMPBELL STREET SANDUSKY

### Event Highlights:

- Common Misconceptions of Reverse Mortgage
- Previously unqualified customers may be turned into buyers
- Understanding the basics of a Reverse Mortgage



TO RSVP, Contact **Connie** [connie@faor.com](mailto:connie@faor.com) OR 419.625.3802



**Michele Razdrh**  
Loan Officer, NMLS# 265237

Direct: 440.315.4685  
Office: 440.984.6580  
Fax: 440.370.9535  
[michele.razdrh@fairwaymc.com](mailto:michele.razdrh@fairwaymc.com)  
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## Welcome New Affiliate Members

Hello! My name is JP Wildman, but there are also those that call me Jim.

I moved to Catawba Island when I was 12 years old, and while in college, at 19, I started working part-time at the Catawba Island Club and it soon became home for me. I ended up working at CIC for 35 years and ended my tenure as Harbormaster, Facilities Director, Maintenance Director, CAD drafter, Project Manager, aerial photographer, as well as a few other things! In the fall of 2019 I decided to get out of the rat race, and take on some new challenges.

I decided to become a Home Inspector, and I named my business Wildman Inspections

LLC. I enjoy the process and challenges, and with all the experience I have, it was a natural segue into the profession, plus I enjoyed the idea of getting a little more serious in regard to my drone hobby.

I am now a licensed Home Inspector with the state, I am affiliated with InterNACHI, and I also have my commercial drone certification, which allows me to now use my drone in whatever capacity I might choose.

My wife, Amy, and I live on the west side of Port Clinton, and she owns a flower shop in Toledo (Schramm's Flowers and Gifts). I am an avid bicyclist (do not give my wife an accurate count of the bikes I own!)

and love riding the road and trails everywhere in Ohio. Amy and I like to spend our free time watching the Toledo Walleye, and finding new interesting places to explore and enjoy having our Grandson William with us every moment we are able.

I became a part of this association to do the best I can to help your client/my client gain the knowledge to help them in the next step of their home and family life. My goal is the same as yours, to make my customers feel confident in their decision and be happy.

I look forward to working with you!

[jp@wildmaninspections.com](mailto:jp@wildmaninspections.com)



419-707-2304

## Ohio REALTORS continue to pursue passage of First-Time Homebuyer Savings Act

Jan. 8, 2020



By Beth Wanless, Ohio REALTORS Director of Government Affairs

A major policy priority for Ohio REALTORS, Senate Bill 139 – the First-Time Homebuyer Savings Act, continues to work its way through the Ohio Senate. The measure was close to making it out of the chamber in December and your Ohio REAL-

TORS government affairs staff continues to advocate for the bill's passage.

We feel confident the bill will continue moving forward as the Ohio Senate sees the value in creating such a program that can help Ohioans, young and old, achieve the American Dream of owning a home. Ohio REALTORS will be commissioning research by a respected economic research firm to study the economic impact of first-time homebuyer savings accounts in Ohio. Please remember to tell your cli-

ents about Senate Bill 139 and how it will help Ohioans get into their first home faster.

[CLICK HERE](#) to learn more about the proposed legislation and the role REALTORS are playing to make this plan a reality. Additionally, you can [CLICK HERE](#) to read the bill.

This content is copyright 2020 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1221/ohio-realtors-continue-to-pursue-passage-of-first-time-homebuyer-savings-act/>

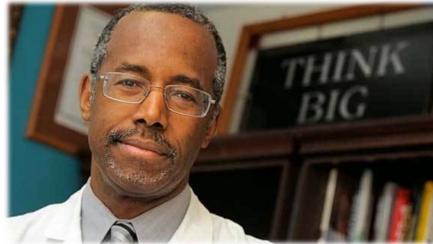




*“NAR’s Code of Ethics and its adherence to fair housing are the cornerstones of our commitment as Realtors®”*

## Realtor® Leaders Meet with Secretary Carson, Pass Sweeping New Fair Housing Action Plan

January 8, 2020  
Media Contact:  
Wesley Shaw 202-383-1193  
Fair Housing



WASHINGTON (January 8, 2020) – Leadership from the National Association of Realtors® met with Housing and Urban Development Secretary Ben Carson and other senior Department officials on Wednesday in Washington to discuss fair housing issues just hours after unanimously passing a **new plan** to tackle the issue.

The meeting, which included CEO Bob Goldberg and President Vince Malta, allowed NAR to reiterate its commitment to partnering with HUD to advance fair housing protections, while the two sides agreed to work jointly on public service announcements and other proactive initiatives to communicate the importance of housing access for all Americans.

“NAR has been active in our pursuit of innovative new policies and partnerships that will help us pre-

the fundamental right of housing in America,” said NAR President Vince Malta, broker at Malta & Co., Inc., in San Francisco, CA. “While we have long been a champion of the Fair Housing Act, recent incidents have underscored the progress our nation must still make. That’s why I am proud to announce that our association’s Leadership Team has voted today to approve an action that will directly ramp up and reinvigorate NAR’s fair housing commitment.”

The **new NAR initiative**, abbreviated ‘ACT,’ will emphasize Accountability, Culture Change and Training in order to ensure America’s 1.4 million Realtors® are doing everything possible to protect housing rights in America. Specifically, the nation’s largest trade association will take new actions to ensure members uphold the fair housing standards incorporated in NAR’s Code of Ethics; begin integrating fair housing into all conferences

and engagements; and form partnerships with fair housing advocates to pursue shared goals around accountability and training, among countless other initiatives.

“NAR’s Code of Ethics and its adherence to fair housing are the cornerstones of our commitment as Realtors®,” said Goldberg, NAR’s Chief Executive. “With this new plan, we will see more robust education focusing on core fair housing criteria, unconscious bias, and how the actions of Realtors® impact communities. A partnership with government officials and fair housing advocates will allow us to further promote equality as we continue to work to diversify our industry.”

The National Association of Realtors® is America’s largest trade association, representing more than 1.4 million members involved in all aspects of the residential and commercial real estate industries.

*This article was taken from NAR website. To read more “log in” to NAR.REALTOR*



## Ohio REALTORS Tech Helpline 877.562.3160

**You now have access to UNLIMITED tech support courtesy of Ohio REALTORS. As an Ohio REALTOR member, there is NO COST TO YOU because it is already included in your membership dues! Think Tech Helpline as your technology advocates. They can help you with everything from setting up your smart phone to troubleshooting laptop, tablet or smart phone issues.**

**CALL AS MANY TIMES AS YOU NEED. You will also receive Tech Helpline's monthly eNewsletter, which provides relevant information about tech in real estate.**

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## Firelands Association of REALTORS Charitable Foundation

As we welcome in the new year we also welcome the opportunity to have our biggest year ever to give back to our communities!

This new Decade will bring on a new look on the Spring Charitable Foundation Fundraiser.

We will continue to have the Reverse Raffle with a side-board and a few other games. But the main change is we are having a "SOUP-R" Bowl! We will be sending out sign-up sheets shortly asking for your Best Soup!

Also you will have the opportunity to be a Sponsor of this fun event as well!

This past year our Charitable Events have helped your local communities and charities. We were able to distribute \$3,048 per County and will be able to give the highest amount for Scholarships in years!

Thank you for all your efforts in helping give back to your communities.

With your help these places: Liberty Center in Fremont, Sandusky Artisans Recovery

Community in Sandusky, Habitat for Humanity of Ottawa County, Salvation Army of Tiffin, and Bellevue Fish & Loaves, just to name a few, have been able to benefit from your generous donations!

If you have a favorite organization and would like them considered for contributions, contact your County Foundation Member: Mary Boldman—Huron Co. Glenda Ward—Ottawa Co. Jamie Ritchie—Sandusky Co. Joy Berquist—Erie Co. Donna Good—Seneca Co.

Thank you all for your support!

Save the date!  
March 18, 2020  
5:30 PM  
Board Office



## Realtors® Announce Partnership with Census Bureau in Promotion of 2020 Census

Jan 13, 2020 | Media Contact: Wesley Shaw 202.383.1193

WASHINGTON (January 13, 2020) – The United States Census Bureau has designated the National Association of Realtors® as a National Partner for the upcoming 2020 Census. With the Bureau seeking to enlist the support of various national organizations, NAR is asking the 1.4 million Realtors® nationwide to help drive Census participation in their respective communities.

“NAR is able to provide tremendous value to our members because of the research we produce examining trends in communities across this country. But the usefulness of that information relies on current, accurate data from the federal government,” said NAR President Vince Malta, broker at Malta & Co., Inc., in San Francisco. “Full participation in the Census is in many ways the only way to ensure that data is correct.”

In addition to determining appropriate Congressional representa-

tion, roughly \$1.5 trillion is allocated to states and localities annually based off of Census results – delivering funds for roads, hospitals, schools and countless other public services. More specifically, this year’s results will influence the allocation of \$93.5 billion to Federal Direct Student Loans, \$19.3 billion to Section 8 Housing Choice Vouchers and \$12 billion to the National School Lunch Program.

With this partnership, the Bureau will provide Realtors® with promotional materials that emphasize the importance of responding to the 2020 Census, which NAR members and partners are being asked to share with clients and neighbors. Last week, the House Oversight and Government Reform Committee reviewed some of the challenges associated with accurately securing this information at its hearing, Reaching Hard-to-Count Communities in the 2020 Cen-

sus.

Notices about the 2020 Census will be mailed in mid-March, and the Census Bureau will offer a guide in roughly 60 different languages. This year will mark the first time the questionnaire can be completed online, while options to respond over the phone and through the mail will still be available. In addition, NAR is reminding its members and U.S. residents that the Bureau will never ask for bank account or social security numbers, donations or anything on behalf of a political party, and strict federal law protects the confidentiality of Census responses.

The National Association of Realtors® is America’s largest trade association, representing more than 1.4 million members involved in all aspects of the residential and commercial real estate industries.

## 2020 Census: The Importance of Completing the Survey

**The census is important for all REALTORS® because completing the Census survey means more resources for businesses and communities across the country.**

The decennial census is a population count that is mandated by the U.S. Constitution to take place every 10 years in all 50 states, U.S. territories, and the District of Columbia. This year the census will take place beginning in mid-March. The U.S. Census Bureau, a section of the U.S. Department of Commerce, is responsible for oversight and administration of the census. The population count is conducted using a census survey that asks every household detailed information so that the federal government and

state governments can better learn about communities throughout the country. The census survey can be completed by phone, by mail, and online at [2020census.gov](https://2020census.gov) (link is external) from mid-March until June 30, 2020.

The census is important for all REALTORS® because completing the Census survey means more resources for businesses and communities across the country. The data is also used for redistricting purposes and for reapportionment, to ensure fair representation in Congress.

Last fall, NAR launched its **Census Awareness Campaign** to ensure that all 1.4 million REALTOR® members are informed about the upcoming census and to encourage all members to complete the 2020 census survey. Additionally, NAR has published an online **Census Guide** to help members, stakeholders, and state and local associations to learn more about the impact of the census.

For more additional information about the census, please visit [2020census.gov](https://2020census.gov) (link is external).

REALTOR® Magazine



Follow links in this article to learn more!

May need to “login” to NAR.REALTOR



## Check to ensure compliance with recent license law changes

Jan. 8, 2020

By Peg Ritenour, Ohio REALTORS Vice President of Legal Services

The start of a new year is a good time to make sure you have complied with license law changes that occurred in 2019.

Here are a few you want to make sure you didn't miss:

### The Agency Disclosure Statement was revised.

Last February, the ADS was amended to change the term "broker" to "principal broker" in several places. Because this was a technical change, the Superintendent gave licensees until the end of 2019 to transition to the new form. Now that this grace period is up, it's important to make sure you are using the **updated form**. (To make sure you have the latest version, look for the Feb. 10, 2019 date in the bottom right hand corner of the form.)

### You need to register your nickname/maiden name.

Also effective last February, the license law was amended to require licensees who wish to advertise in a nickname or maiden name to register that name with the Division. This is required for even widely recognized

nicknames like Jim or Sue or to use initials (i.e., J.D.) in your marketing instead of the name that is on your real estate license. **CLICK HERE** to access the form to register such names. A \$10 application fee is required. As with the agency form, the Superintendent has given licensees time to comply with this requirement, but licensees should make sure they complete this form if they want to use a nick name, initials or a maiden name in their advertising.

### Your brokerage agency policy needs to be updated.

Last year, the requirements for the mandatory brokerage company agency policy were amended by the Ohio Real Estate Commission. This is the longer internal brokerage policy that each company must maintain. Most importantly, under the revised rule, the principal broker is now required to provide and document receipt of this policy by each employee, independent contractor and affiliated licensee. More information on the new requirements and links to sample policies that include these revisions can be found by **CLICKING HERE**.

### The process for returning

**licenses changed.** If a principal broker returns the license of an affiliated licensee to the Division, he must give notice to that licensee within three business days. Under new provisions adopted by the Commission two changes were made to this process. First the notice is no longer required to be given to the licensee by certified mail. Instead, notice of the return of a license can be done by hand delivery, mail, email, or fax.

Secondly, principal brokers must now maintain proof that the written notice has been delivered to the licensee and send the Division a copy of such notice. A copy of this notice can simply be included with the license when it is mailed to the Division.

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This content is copyright 2020 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1219/check-to-ensure-compliance-with-recent-license-law-changes/>

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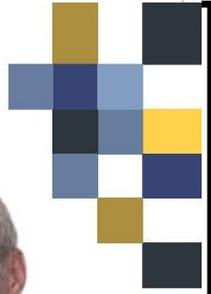
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C 419-656-1209

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Location: Sandy Ridge Winery 180 OH-61 Norwalk, OH—Lunch Provided!  
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 NMLS# 1408593  
 Branch Manager-Loan Officer  
 5502 Milan Rd.,  
 Sandusky, Ohio 44870  
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Link to business website- \$ 15





## Ohio's REALTORS & Bankers League hosting Economic Summit featuring NAR's Lawrence Yun

Jan. 9, 2020

The Ohio REALTORS is pleased to partner with the Ohio Bankers League to present the 11th annual Economic Summit scheduled for Feb. 12, 10:30 a.m. to 1:30 p.m., at the Greater Columbus Convention Center. With economic turmoil in Asia, potential conflict in the Gulf and election year uncertainty here at home, the timing for this event could not be better. The summit agenda includes a one-hour networking reception and luncheon and features an economic forecast from Lawrence Yun, chief economist and senior vice president of research at the National Association of REALTORS, and a regional analysis from one of Ohio's

top economists, Regionomics' Bill LaFayette.

Yun will provide attendees the inside track on Markets, Mortgages and Recession Risk in 2020 and beyond. He'll reveal the direction of home prices in the next 12 to 24 months, offer an in-depth comparison with past housing cycles, as well as a detailed look at the future direction for business and government spending.

LaFayette will go region-specific by breaking down the state into six sectors before detailing 2020 economic prospects for each region. He will offer a detailed analysis of Ohio's outlook versus the

national picture, as well as prospects for employment growth and distribution.

Ohio REALTORS agents, brokers and owners will benefit from attending this program alongside banking CEOs, senior management, commercial lenders, and bank small business owners. This is a valuable program where industry partners have an opportunity to connect.

**CLICK HERE** for more information or to register!

This content is copyright 2020 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1222/ohios-realtors-bankers-league-hosting-economic-summit-featuring-nars-lawrence-yun/>

# MARKETS, MORTGAGES & RECESSION RISK

## 2020 ECONOMIC SUMMIT

Greater Columbus Convention Center  
February 12, 2020

**FEATURING AN ECONOMIC FORECAST WITH LAWRENCE YUN**

Chief Economist and Senior Vice President of Research at the National Association of REALTORS®



In Partnership...



## Coaching Corner: Creating the Time you Desire!

Jan. 10, 2020

One of my favorite classes to teach is “Your Blueprint for Success,” as it helps each participant to identify what is truly important to them and how they wish to be spending their most precious time. Recently, I created a “cheat sheet” for the class as a follow up and today I decided that it would be fun to share the guts of that sheet. So...here goes:

1. First, take some time to identify what actions are truly ABSOLUTE for you -- these are the items that you are either currently doing, or you would like to be doing so that you feel the best about how you are spending your time. Remember these are NOT “shoulds.” They are actions that occur each week at some point. Write down both personal and business items.

2. Next, look at your week and decide where you want to plug these items into the blank “Blueprint” schedule. Some items will be happening Monday through Sunday, others perhaps

only one time during the week. Remember, these can be moved around so they best work for you!

3. At some point during the week -- I prefer Sundays -- get your items into your actual calendar. Each week is different and you may have appointments that suggest your “Blueprint” items won’t happen. Not so fast! Perhaps that might be true, but it also may be true that you can condense the activity into a smaller amount of time.

4. Let’s not forget our projects please! Projects are items that have a beginning and end to them -- not the actions that continually reoccur. I would suggest a home project list as well as your business project list. Find a way to organize these projects that most suits your needs AND, get them broken down into small pieces. Once this is done, add “Home Projects” and “Business Projects” to your Blueprint.



5. Always remember to make this work for you. A good rule of thumb is to pay attention to the items that do not happen (for whatever reason). If you miss something one week, don’t worry. If it happens again, ask yourself first if it is on the best day. If that seems OK, you really need to look at your “why” and make sure it truly is an absolute for you.

Have fun with this -- identifying what is truly important to you is incredibly helpful!!!

*This content is copyright 2020 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1223/coaching-corner-creating-the-time-you-desire/>*



*Marilou Butcher Roth is the owner of The MBR Group, a coaching and training company working primarily with REALTORS who have a desire to work and live from a more inspired place. She is also the Broker/Owner of Group REALTORS in Cincinnati.*

*Marilou is a member of the Ohio REALTORS Board of Directors and past chairman of the organization’s Communications Committee. Feel free to contact Marilou to see if coaching is*

**March 31 – April 1,  
2020  
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## REALTOR® Broker Summit



News  
 Distribution



What's new!  
 What to look for!

**Our Monthly Newsletter is sent by email .**

This change has allowed us to reach more people for less money. We now offer Affiliates the opportunity to purchase advertisements in the newsletter.

If you are not receiving your emailed copy or for Brokers and Affiliates that would like to receive a copy by mail every month please contact Leslie at the Board Office (419) 625-5787 or Email: [Leslie@faor.com](mailto:Leslie@faor.com)

The Newsletter is now on  
**FAOR.Com!**

On the "Member Side" under Members then Newsletters  
 For advertisement please Contact [Leslie@faor.com](mailto:Leslie@faor.com)

**Coming Soon** - Coming Soon is now live. Forms are available on our [FAOR.COM](http://FAOR.COM) site. Log into the Member side, Click on Forms, then click on MLS Forms.

**Held Status** - If a listing cannot be shown for any reason, the listing must be in a **Held** status. "For Sale" Sign **cannot** be in yard.

**Kick Out Clause on Listing** - These listings must be in a "Contingent" status....Not Active

**Marketing Remarks**—for remarks/information on the home/property only. You cannot have "Call John Doe to schedule your showing today or Call to see this listing today"

**Monthly Broker Open** - **FREE first** Tuesday of each month. This is for open hous-

es held on the first Tuesday - Please send information regarding the listing & time by the Friday before. Brokers Opens for any other time will cost \$21.50 per ad.

**ShowingTime** - For assistance please call 1.800.379.0057 or email [support@showingtime.com](mailto:support@showingtime.com)

**Multiple Areas** - If you want to put a listing in more than one area, there is a \$25 charge per area. For listings entered more than once: when sold...you only sell out one of the listings and withdraw the others.

The Board of Directors recently approved the recommendation of the MLS Committee to modify the Primary Photo rule as follows:

**\*New\* Primary Photo**

In order to maintain consistency in the Service, primary photo as established is the front view of the property. Any photo set as the primary photo for the property that is not the front view of the property will be removed. In the event of a home having two front views (i.e. water front home) the listing agent may choose which of the two views to use as primary. If the alternate view is used as the primary, the photo of the front view of the property must be set in the second position. (Amended 2/18)

If you have any questions, please feel free to contact the MLS office at 419.625.3802

## Welcome New Members!

### New REALTORS®:

Jesse Harris	BHHS—Stadtmiller Realty—Sandusky
Nichole Mull	Danhoff –Donnamiller Century 21 - Willard
Adrienne Quillen	Ewell & Associates—Norwalk
Roger Basil	Bolte Real Estate—Port Clinton
Kristen Wadsworth	Real Living Morgan Realty Group—Port Clinton

### New Affiliate

JP Wildman	Wildman Inspections, LLC	Inspections/Aerial Photography
Amy Mowrer	S.W.A.T. Environmental	Radon Mitigation Company
Tom Cross	Wells Fargo Home Mortgage	lending



The REALTOR® Insight is the official publication of the Firelands Association of REALTORS®, 2710 Campbell Street, Sandusky, OH 44870.

The Firelands Association serves five counties: Erie, Huron, Ottawa, Sandusky and Seneca.

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Janet Herzog, Secretary/Treasurer  
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### OBJECTIVE

FAR's REALTOR® Insight is published by and for the education information and benefit of its members and devoted to news of the real estate industry and other related and allied interest.

Advertisements of general interest are accepted, but in no way should be construed as an endorsement by the Firelands Association of REALTORS®. FAR makes every effort to ensure the accuracy of the information published but assumes no responsibility for damages due to errors or omissions.

All copies for publication should be sent to the Editor by the 20th of each month, rates available upon request.

All copies submitted are subject to editing at the Editors discretion.

### Executive Officer/Publisher

David Freitag, CEO  
E-mail: David@faor.com

### MLS Director/Web Admin.

Connie Knerr  
E-mail: Connie@faor.com

### Admin. Assistant/ Newsletter Editor

Leslie Bixby  
E-mail: Leslie@faor.com

We are required to maintain an active email address for each FAR member who uses our MLS system. This email address is updated in the National REALTOR database (NRDS) and also for our email blasts with important information that goes out periodically.

**If you have changed your email address, have not received email from us in some time or just want to double check it, please contact the Board Office at 419-625.5787 or email your current e-mail address to [connie@faor.com](mailto:connie@faor.com).**



*Newsletters are now being emailed. If you are not receiving the newsletter please contact [Leslie@FAOR.com](mailto:Leslie@FAOR.com) and I will update my email list.*

*Thank You!*

**Firelands**<sup>®</sup>  
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**February 17th**  
**Board Office Closed**  
President's Day

