

October 2019



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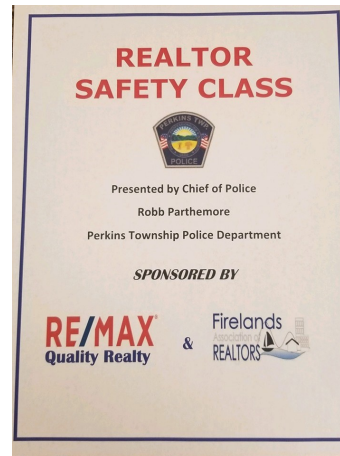
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REALTOR Insight

REALTOR® Safety Class

September is REALTOR® Safety Month and again we were honored to have Chief Robb Parthemore of Perkins Police Department to teach a very interesting and informative Safety Class. Dale and Ellen Coffman of RE/MAX Quality Realty reached out to Chief Parthemore and the Board Office to Host this year's Safety Class.

Some of the topics discussed were Motives for Criminals, Awareness, use of



Force, Criminal/Civil Law, Tactical Thinking, OODA Loop (Observe, Orient, Decide, Act...then loop it constantly), weapons, and How to be a good witness. These are just a few of the topics discussed. We are looking into doing Tactical Training in the future.

We also would like to thank Chris Palmer of Fidelity National Title for helping provide snacks for the group.



Save the Date!
December 7, 2019 at 6 pm

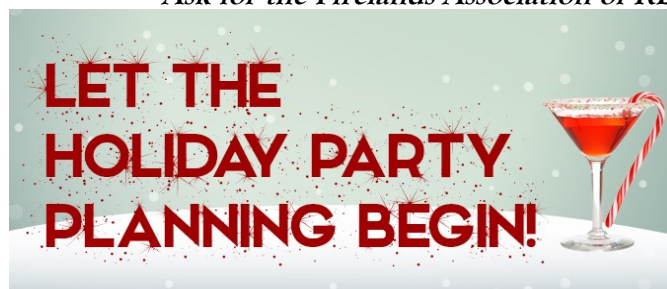
Ironwood Steakhouse

Tiffin, OH

Block of Rooms are being held at the Hampton Inn, Tiffin

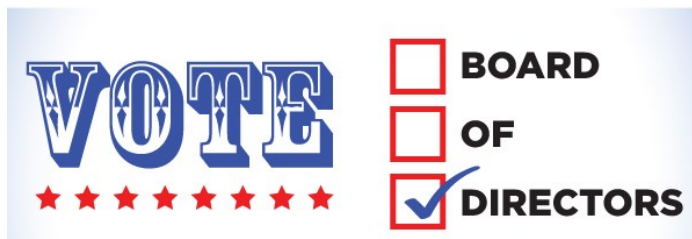
Call (419) 443-5300 to reserve your room

Ask for the Firelands Association of REALTORS Group Rate



More info to come!

Meet your Candidates for 2020 Board Member



Linda Armstrong
*RE/MAX Quality Realty
Sandusky*

I'm privileged to have served for the past three years as a director for FAOR and would be honored to be re-elected. After serving on many committees and being involved in the community I'm confident I can be a valuable member to the Board.

Committed to the highest of service I have been selling real estate for 33 years. I have received the following awards: The Ohio REALTORS President's Sales Club Award since 1992, REALTOR of the Year 1996, Business Woman of the Year by Erie Co. Chamber of Commerce 2000, and I was also inducted into the

Firelands Association of REALTORS Hall of Fame in 2016.

Most of all I love to help people with their efforts in finding their dream home, or selling their property so they can move into a new era in their lives, I absolutely love selling real estate! I'm grateful to have this career and my goal as a Director is to represent our membership with wisdom, professionalism and experience.



Phillip Bolte
*Bolte Real Estate
Broker/Owner*

A fourth-generation Ohio REALTOR, Phillip earned his sales license in 1999 and his broker license in 2007. He is a 2001 graduate of

Baldwin Wallace University with a BA in Business Administration. Phillip is past president of FAOR and recipient of the REALTOR of the Year award as well as a member of the MLS and Forms Committees.

Outside of Real Estate Phillip is a member of the Port Clinton Chamber of Commerce Board of Directors, River view Industries Board of Directors, member of the Port Clinton City Planning Commission and Commodore of the Port Clinton Yacht Club.

In his free time, Phillip enjoys boating, golfing, anything Ohio State, the Browns, The Cavs and spending time with his wife Jennifer and daughter Gianna.



Candidates Continued:



Janet Herzog

*RE/MAX Unlimited Results Realty
Associate Broker*

Janet is an Associate Broker with RE/MAX Unlimited Results Realty in Tiffin. She is currently serving on the Firelands Board of Directors in her third year, representing Seneca County. Running for another term, Janet hopes to serve as Secretary/Treasurer in the 2020 year.

"I love being involved in the Board and networking with agents in other markets and brokerages. Meeting agents face to face always helps transactions run smoother, and I feel communication is enhanced when you are able to work with agents you see regularly."

"Active on the Golf Committee, and Professional Standards Committee, I feel it is so important to be involved in what is going on in our industry community. I hope each

agent will serve on at least one committee during the coming years."

Licensed in mid 2012, Janet has earned the OAR President's Sales Club Award of Achievement from 2013–2017, and earned the Award of Distinction in 2018-2019.

She has been married to Cary Herzog for 28 years, and they have two adult sons, Alex and Derek, two spoiled Morkies...Molly and Shelby, and three grand-dogs, Pip, Oakley and Pepper!



Steve Mack

*Berkshire Hathaway Home Services—Stadtmiller Realty
Associate Broker*

Associate Broker at Berkshire Hathaway Home Services Stadtmiller Realty, A Licensed Realtor since 2000, and has earned national designation and certifications including Certified

Residential Specialist, Resort & Second Home Property Specialist, e-PRO, Certified Negotiation Expert and eCertified Marketing Specialist. Elected and served as the FAOR 2016 Secretary/Treasurer, 2017 President Elect, 2018 President and currently serving as Past President. Awarded "REALTOR of the Year" for 2018 by the Firelands Association Board of REALTORS.

I have attended all Ohio REALTORS meetings and conventions since 2016. Attended Legislative conference/meetings in Washington DC in 2017 and 2018. Attended the National Association of REALTORS Convention & Expo in Chicago in 2017 and in Boston in 2018.

My professional experience beyond real estate includes business operations, personnel and human resources, customer service, contracting and high school and junior high swim coach.

When I'm not working you can usually find me on Kelleys Island spending time with my wonderful family, my wife Julie and our children Katelyn and Alex and our golden retriever Rylee.





Candidates Continued:



Sara Riesen
Bolte Real Estate
Principal Broker

Sara Riesen is currently serving as our Ohio REALTORS® District 2 Vice President and on the Executive Committee since 2017. She has also served on Ohio REALTORS Communication Committee as Chairperson (2018). She is currently serving as a State Political Coordinator for Bill Reineke.

Sara has served as a Director on our Board for 2 previous Terms and was our Board President in 2016. She has served as our Chairperson of the MLS Broker Committee in 2018,

and currently serving on the RPAC Committee, Professional Standards Committee, Legislative Committee for Seneca County and Finance Committee. Sara has been a licensed Realtor since 2002 and licensed Broker since 2010. She has been married since 2001 and has two boys, Braden and Jace. She's currently battling her way through raising two teenagers and enjoys running, attending any of her kids' baseball games, and is an avid Cleveland Sports fan.

New... City of Sandusky Rules



IMPORTANT

It has come to our attention that the City of Sandusky, Department of Community Development, Division of Code Compliance has begun to require an authorization form to enter Condemned dwellings.

David Freitag, RCE, CEO, Frank Corder, Legislative Chairman and Steve Mack, Past President met with Matt Lasko from the City of Sandusky to discuss the imple-

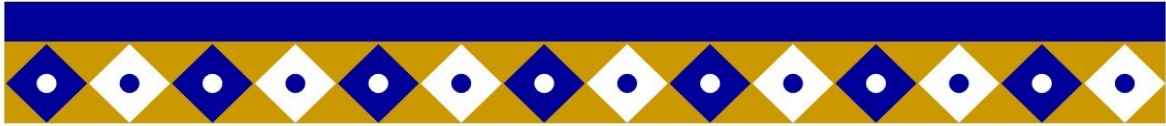
mentation of this new policy from the City of Sandusky. The agreement at this meeting is the following:

- *If you are a REALTOR and intend on showing a condemned property in the City of Sandusky, you must download the "REALTOR Authorization to Enter Condemned Dwelling" form, fill it out and you must carry a copy of it with you while showing the property.*

- *Failing to do so will result in immediate removal from the dwelling and may result in criminal penalties.*

Once the City of Sandusky has the link available you will be able to download it from there, also it is now available on FAOR.com under "Forms" and on dotloop.

Form is on Page 7



Firelands Association of Realtors

Annual Membership Meeting

Tuesday, October 8th

Bierkeller Pub

600 Southwest Street | Bellevue, OH 44811

- 5:00 PM - Members who are not able to attend may stop in to vote
- 5:30 PM - Appetizers Courtesy of the Affiliate Committee
- 6:00 PM - Dinner
- 7:00 PM - Program

Cost: \$35.00 per person if paid by October 4th
\$40.00 after October 4th

Election of Directors & By-Law Revision
RPAC Awards
Ohio REALTOR Presidential Sales Club
Years of Service
Affiliate of the Year
Rookie of the Year
Special Service Award
CEO Award
President's Award
REALTOR of the Year
Hall of Fame Award

Registration Form

Name: _____

Name: _____

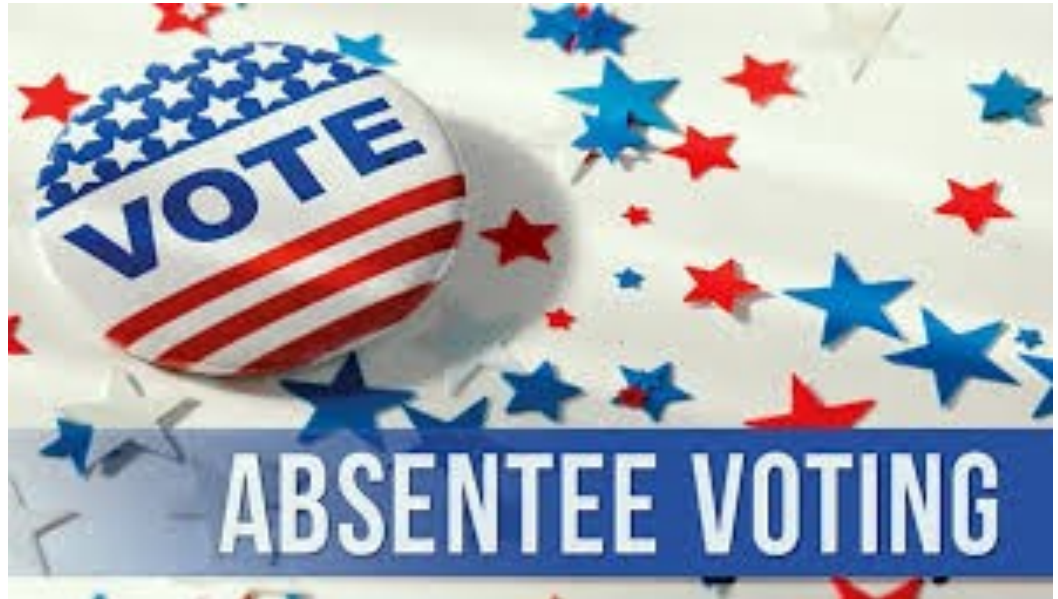
Office: _____

Amount: \$ _____ / _____ Bill Me | _____ Check No _____ | _____ Credit Card

Card No _____ | _____ | _____ | _____

Exp. Date: _____

Firelands Association of REALTORS
2710 Campbell Street | Sandusky, OH 44870
(419) 625-5787 FAX (419) 625-3442



Members that are not able to attend the Annual Membership & Election on Tuesday, October 8th have a few different options to absentee vote.

- 1) You can request that a ballot be emailed to you. I will email a ballot to you that includes your file/license number. You can email the ballot back to me. I cannot email multiple ballots to you.
- 2) You can also request that a ballot be mailed to you via the US mail.
- 3) You can stop in at the Bierkeller Pub beginning at 5 pm on October 8th to cast your vote in person.

All Absentee ballots must be returned to the Board Office with the file/license number by October 7th.

Remember that you can only absentee vote for the four (4) open Director seats.

You must cast your vote in person for the By-Law revision.

If you have any questions, please feel free to contact Connie directly at 419.625.3802 or email connie@faor.com.

Schedule of Events:

October

- 10/8 Annual Membership/Awards Banquet, Bierkeller, Bellevue, 5:30 PM
- 10/16 CE in Tiffin, OH Ethics—9:30 am / Civil Rights—1:00 pm, North Central Educational Service Center
- 10/17 FAOR Board of Directors Meeting, Board Office, 9:30 am
- 10/17 Brokers Meeting, Board Office, 11:00 am
- 10/23 CE by Inspection Tech. , Radon Awareness 11am-Noon/ Electrical Safety 12:30-1:30pm, Board Office
- 10/24 MLS Broker Committee Meeting, Board Office, 10:00 am

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

Up Coming Events

November

6-11	NAR Annual Conference & Expo, San Francisco, CA
21	FAOR Board of Directors Meeting, Board Office, 9:30 am
27	Board Office Closes Early, 12:00 pm
28-29	Board Office Closed, Happy Thanksgiving
30	2020 FAOR, OR and NAR Dues Payment Deadline

December

7	Holiday Party, Ironwood Steakhouse, Tiffin, 6:00 PM
12	FAOR Board of Directors Meeting, Rockwell Springs Trout Club, 11:30 am
24-25	Board Office Closed, Merry Christmas
31	Board Office Closed, New Year's Eve

January

1	Board Office Closed, Happy New Year!
16	FAOR Board of Directors Meeting, Board Office, 9:30 am
20	Board Office Closed, Martin Luther King Day



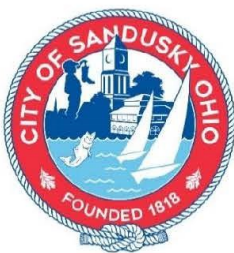
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& EXPO SAN FRANCISCO
CONFERENCE NOV 8-11 | EXPO NOV 8-10

REGISTER
TODAY



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240 Columbus Avenue

Sandusky, Ohio 44870

419.627.5913

www.cityofsandusky.com**REALTOR AUTHORIZATION FOR ENTERING A CONDEMNED DWELLING**

Name of Realtor: _____

Realty Company Name: _____

Realty Company Address: _____

Realty Company Phone No.: _____

Ohio Real Estate License #: _____

The dwelling located at: _____ has been condemned by the City of Sandusky, Department of Community Development, Division of Code Compliance as unfit for human habitation, pursuant to Section 1341.18 of the Codified Ordinances of the City of Sandusky. The above listed realtor is executing their ability to enter the condemned dwelling for the sole purpose of showing the property to potential buyers on the following date and time frame:

Date: _____ Between the hours of _____ and _____.

This form must be carried with the realtor at all times while present at the dwelling and must be filled out in its entirety. Any realtor found to be inside or on the premises of a condemned property without this form filled out in its entirety will be removed from the premises immediately. The realtor shall be responsible for securing the dwelling before leaving the premises.

Firelands Association of REALTORS®

Continuing Education

Wednesday, October 16, 2019
North Central Ohio Educational Service Center
928 West Market Street
Tiffin, OH 44838

Sally Steining, Instructor
First American Title Company

Ethics: There Must Be 50 Ways To Lose Your License (3 hours of Ethics CE Credit)

Cost: \$30.00

Begins at 9:30 AM

Lunch 12:30—1:00 PM

Civil Rights: Am I Running A Real Estate Practice or Running A Zoo? (3 hours of Civil Rights CE Credit)

Cost: \$30.00

Begins at 1 PM

REGISTRATION FORM

☐ Ethics ☐ Civil Rights ☐ Both

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Office _____

Method of Payment: ☐ Check No _____ | ☐ Credit Card | ☐ Bill Me

Credit Card # _____ Exp Date _____

Return To:

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(419) 625-5787 | FAX (419) 625-3442



Radon Awareness for Real Estate Agents

Wednesday, October 23, 2019

11 AM—Noon



Firelands Association of REALTORS®

Inspection Tech will put on a FREE 1 hour CE class. After the class each participant will also receive access to another FREE 4 hour online class that they can take anytime.

REGISTRATION

Name _____ File No _____

Office _____

Or you can call FAOR to reserve your seat at 419.625.5787



Learn All About Electrical Safety

Wednesday, October 23, 2019

12:30 PM—1:30 PM

Firelands Association of REALTORS®



Inspection Tech will put on a FREE 1 hour CE class. After the class each participant will also receive access to another FREE 4 hour online class that they can take anytime.

REGISTRATION

Name _____ File No _____

Office _____

Or you can call FAOR to reserve your seat at 419.625.5787

Coaching Corner: 20/20 Vision

Sept. 20, 2019

By "Coach" Marilou Butcher Roth

This past week Ohio REALTORS held its Annual Convention in my hometown of Cincinnati. For those of you who were there, you already know how amazing it was. For those who didn't make it, plan for Cleveland next year and you will see for yourself.

Speaking of seeing...our 2020 president, Chris Reese was installed on Tuesday night, along with her fellow officers and executive committee. Chris' theme for her year is "20/20 Vision -- Seeing Clearly Together." Ah, seeing clearly -- isn't that something we all desire?

We want to see clearly as we make choices in life. We want to see clearly as we navigate those choices. We want to see clearly as we communicate with others. We want to see clearly in everything we do! And, the reality is, sometimes our vision is blurred.

To have the ability to see our life clearly, we need to increase our self awareness, paying attention to the clues that come our way. Rather than going into a space of, "this is how its always been" or "this never works for me" find your way through these old beliefs into the clarity of your desire.

For example, when you catch yourself "shoulding," (i.e. "I should...") ask yourself first why you "should." Then move to the next most important question of "what I really want in this situation is ..." If your "should" and your "want" are a match, you are good to go. If your "should" is something totally different from what you truly want, you have some decisions to make.

Either way, you now have some clarity! This is an ongoing process



and takes practice. Finding your clarity is worth it, so this week (and always), pay attention to your "shoulds" and "wants" and bring your inner vision to 20/20!

This content is copyright 2019 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1166/coaching-corner-2020-vision/>



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 right for you: Marilou@mbr-group.com

Ohio REALTORS® Celebrates 2019 'Tomorrow's Leaders Today' Class

Sept. 24, 2019

Congratulations to the 31 Ohio REALTORS, including our very own **Cynthia Gunderson**, that participated in the 2018 "Tomorrow's Leaders Today" program during the Annual Convention & EX-PO, Sept. 16-18, in Cincinnati.

The TLT program, the brainchild of Past President George Smith in 2000, allows Local Boards/Associations to identify a rising industry leader and provides a free registration to attend the Ohio REALTORS Annual Convention. Ohio REALTORS hosts special programs -- including a welcome luncheon -- to expose the participants to

the organization and encourage continued involvement.

"Tomorrow's Leaders Today is a wonderful program that allows our future leaders to gain first-hand insight of Ohio's REALTOR organization and how they can make a meaningful difference in the future direction of their chosen profession," said Ohio REALTORS President Anjanette Frye. "We hope that their involvement and exposure to Ohio REALTORS will serve as an inspiration for continued involvement in the years ahead. I was extremely impressed with the members of this year's class and eager to see how their talents will move our Association forward."



The Ohio REALTORS, with more than 32,000 members, is the largest professional trade association in Ohio.

This content is copyright 2019 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1175/ohio-realtors-celebrates-its-2019-tomorrows-leaders-today-class/>



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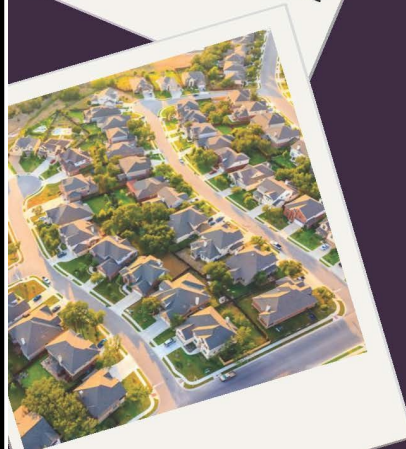
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Ohio REALTORS applauds long-awaited FHA Condo Rule

August 14, 2019

Ohio REALTORS, along with the National Association of REALTORS, today commended the Department of Housing and Urban Development for finalizing new Federal Housing Authority condominium loan policies. By increasing the availability of FHA-backed condo loans, these changes should yield thousands of new homeownership opportunities nationwide and help alleviate affordability restraints impacting Ohio's marketplace.

"Condos are often the most affordable, attractive option for first time home buyers and various other groups of Americans, but the absence of FHA condominium financing threatened to raise the cost of housing for people across the country," said AJ Frye, Ohio REALTORS President. "In Ohio these new rules have the potential to transform our housing market and regional economy, easing affordability constraints, maximizing first-time homebuyer assistance programs and putting homeownership in reach for countless families that would have continued to be denied this critical wealth building opportunity."

Specifically, the new guidance



extends certifications from two years to three, allows for single-unit mortgage approvals, provides more flexibility with owner/occupancy ratios, and increases the allowable number of FHA loans in a single project. The rule will go into effect in mid-October – 60 days from publication. HUD believes the changes will extend critical benefits to aspiring homeowners and confirm the agency is properly serving the public.

"We are thrilled that HUD has taken this much-needed step to put the American Dream within reach for thousands of additional families," said NAR President John Smaby, a second generation REALTOR and broker at Edina Realty in Edina, Minnesota. "This ruling, which culminates years of collaboration between HUD and NAR, will help reverse recent declines in condo sales and ensure the FHA is fulfilling its primary mission to the American people."

During NAR's most recent existing home sales report, June condominium and co-op sales were recorded at a seasonally adjusted annual rate of 580,000 units. The figure represents a decline of 3.3% from May and a 6.5% drop from the same time last year. With more than 8.7 million condo units nationwide, only 17,792 FHA condo loans have been originated in the past year.

NAR Chief Economist Lawrence Yun recently noted that even though median prices for existing condos have risen slightly, their relative affordability means condominiums remain a natural answer to inventory shortages holding back home sales growth. "Condos are typically more affordable than a detached single-family home, but only a small fraction of condos are FHA-certified," Yun said last month.

This content is copyright 2019 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1155/ohio-realtors-applauds-long-awaited-fha-condo-rule/>



2019 Ottawa Co. Scholarship Recipients

Hard to believe we are already into October!

Schools have been in session for 2 months, leaves are changing color and summer is trying to hang on a little longer. (I don't mind that a bit). For many this is their favorite time of year.

We would like to congratulate our Ottawa County Realtors® Scholar-

ship Recipients who embarked on their future this fall. They are as follows:

Nate Borgio of Marblehead—attending University of Toledo, Toledo

Ronni Hartlage of Oak Harbor—attending Wright State University, Dayton

Andrew Fillmore of Port Clinton—attending The Ohio State University, Columbus

These Scholarships are given to residents of Ottawa County through the Ottawa County Realtors® combined efforts to benefit their local future leaders, with support of the Firelands Association of REALTORS® Charitable Foundation.



NEWS

Multiple Listing Service
MLS

What's new!
What to look for!

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

This change has allowed us to reach more people for less money. We are looking for sponsorships to mail Newsletters quarterly to the Brokers and Affiliate members.

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

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

On the "Member Side" under Members then Newsletters

Coming Soon - Coming Soon is now live. Forms are available on our 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 **can-not** 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 houses

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

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®:

Sheri Lofties
 Krista Jo Marie Balogh
 Jesseica Nayotl
 Zachary Thompson
 Jeffrey Jonas

Realty Executives Select Group—Sandusky
 Coldwell Banker Routh Realty—Sandusky
 RE/MAX Quality Realty—Sandusky
 Century 21 Wilcox & Associates—Norwalk
 Red Bell Real Estate –Independence

New MLS Office:

Courtney Burroughs
 Deanna Allensworth

Impact Credit Union
 Home Builders Association of Erie County



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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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.



Newsletters are now being emailed. If you are not receiving the newsletter please contact Leslie@FAOR.com and I will update my email list.

Thank You!



REMINDER:

2020 Board Dues are coming up!

Ohio REALTORS® \$ 200

National Association of REALTORS® \$ 185

Firelands Association of REALTORS® \$ 175

\$ 560.00 due by Nov. 30th, 2019

