BEYOND the sale



Brought to you by your local Marion REALTORS®

www.marionohioboardofrealtors.com

Volume 6 Number 4

"The Mission of the Marion Board of REALTORS is to Organize, Educate and Support its members in the responsibility to Help and Protect the Rights of all Individuals to enjoy Home Ownership, and to be a positive influence in the Marion Community."

Let's be GREAT in 2020!

The Marion Board of REALTORS®

515 E Center St. Marion, OH 43302

Office: 740-387-2928 FAX: 740-382-9420

www.marionohioboardofrealtors.com

Contacts:

Lori Dye ldye@marion.net

Sheila Hamilton shamilton@marion.net

The Marion Board of REALTORS®

Check us out on Facebook!



2020 Ψεαρλψ Χαλενδαρ

 Marc	h		lun (d	cont.)	
5	Wire Fraud CE	11:00 a.m.	16	Budget Finance	10:00 a.m.
5	@Chamber Garden Roo		23	Board of Directors	10:00 a.m.
9	Hospice Committee	1:30 p.m.			
10	Education Committee	1:30 p.m.	July		
10	RPAC/Program @Board	- •	3	Office Closed	
12	Public Affairs @RES	6:00 p.m.	4	Fourth of July	
17	Budget/Finance	10:00 a.m.	15-16	Ohio Realtors Leadershi	p Summit
19	MLS Committee	1:30 p.m.	21	Budget/Finance	10:00 a.m.
24	Board of Directors	10:00 a.m.	28	Board of Directors	10:00 a.m.
April			Augu	st	
1	April Fool's Day		18	Budget/Finance	10:00 a.m.
1	Purchase Contract	1:30 p.m.	25	Board of Directors	10:00 a.m.
8	General Membership Me	eeting			
	Luncheon @Board	12:00 p.m.	Septe	ember	
10	Board Office Closed at	12:00 p.m.	15	Budget/Finance	10:00 a.m.
17	Night at the Races	•	21-23 State Convention (Cleveland)		
	Marion Country Club	6:00 p.m.	22	Board of Directors	10:00 a.m.
	Post	7:00 p.m.			
21	Budget/Finance	10:00 a.m.	Octo	ber	
23	Investment @ Ron Sch	arer's	20	Budget/ Finance	10:00 a.m.
		2:00 p.m.	27	Board of Directors	10:00 a.m.
27-29	Ohio Realtors Spring Leg Conference	gislative	31	Halloween	
28	Board of Directors	10:00 a.m.	Nove	mber	
			4	Election Day	
May			-	NAR Convention	
2	Shred-It Day @ United E	Bank		New Orleans, LA	
	, 3	9:00-12:00	17	Budget/ Finance	10:00 a.m.
5	RPAC Breakfast /Auction	n TBD	24	Board of Directors	10:00 a.m.
19	Budget Finance	10:00 a.m.	26	Thanksgiving Day	
25	Board Office Closed	Memorial Day	26-27	Board Office Closed	
26	Board of Directors	10:00 a.m.			
			Dece	mber	
June			24 1	Closed Starting at Noon	for the
3	Hospice Golf Outing		Holid	ays	
	Kingsmill Golf Course		25	Christmas	

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Committee Meetings

The Board of Directors Meeting: Approved the January Financial Statements, all committee reports and also Barb Bradley's application. They reviewed our insurance policy with Verne Hart. Tom Johnston and Sandy Graff were there to explain changes or updates needed.

The Hospice Committee – The Cupcake Wars went great. Updates on the funds brought in by the event are coming.

The Education Committee has set up a few classes for 2020. They are going to be having a Wire Fraud class at the Chamber at 11:00 a.m. This class will be instructed by Troy Arbaugh with World Class Title. They are working on a Social Media 101 possibly coming in April, a Home Inspection Class with Calvin Lee, and are also looking to provide some if not all core classes. They are also looking into having a Concealed Carry Class/Self Defense Class.

The Investment Committee has me and our Financial Advisor has moved some things around to stay within our investment guidelines.

The Public Affairs Committee will be doing the Night at the Races again this year on April 17th at the Marion Country Club. See enclosed flyer for more details. They chose the Explor-It-Torium Children's Museum as their Program to sponsor. They are also doing Shred it day again on May 2nd.

The Budget Finance Committee has met and has approved the January financials and the 2020 Final Budget. The audit has been started.

Program/RPAC – They are going to be having a general membership meeting / luncheon on January 9th at the Board Office. The RPAC Event is set for Tuesday, May 5th. Keep watching for details.

Core Standards: Unification Efforts & Support of the REALTOR® Organization



Sandy Graff
Verne Hart Insurance
Insurance Agent
324 E. Center St.
Marion, Ohio 43302
740-387-0643

Clear Co-op Policy

This policy was approved at the NAR Convention. It is mandated that all MLSs must adopt this by May 1, 2020:

"Within one (1) business day of marketing a property to the public, the listing broker must submit the listing to the MLS for cooperation with other MLS participants. Public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (Including IDX and VOW), digital communications marketing (Email blasts, multi-brokerage listing sharing networks, and applications available to the general public)."

Daylight saving time 2020 in Ohio will begin at 2:00 AM on Sunday, March 8





Union Home Mortgage will be by your clients' side for the entire life of your loan. When it's time to refinance, invest or buy a new home, our team will be ready to help your clients take that next step. After all, we're your raving fans, too.

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SCOTT LILL Loan Officer 1148 E. Center Street, Marion, OH 43302 NMLS: 1652847 OH MLO.054986.000



STEPHANIE SINKS Loan Officer 1148 E Center Street, Marion, OH 43302 NMLS: 355346



CANDY WENDLING Branch Manager 1148 E. Center Street, Manon, OH 43302 NMLS: 224111 OH MLO:036250.000



Wire Fraud Prevention
1 CE Credit

March 5, 2020 11:00am - 12:00pm

Marion Chamber of Commerce, Garden Room 267 West Center Street | Marion, OH | 43302



Keep your clients and real estate transactions safe!



This class is taught by Troy Arbaugh with World Class Title.

The cost for this class is \$10.00

RSVP to the Marion Board of REALTORS Office at 740.387.2928

The deadline to register is Monday, March 2nd.

Mark Your Calendar For These Upcoming Events:

- -Thursday, March 5 Wire Fraud Prevention CE Class 11:00 a.m.
- -Wednesday, April 8 General Membership Meeting/Luncheon 12:00 Noon
- Friday, April 17 "A Night at the Races" Fundraiser Doors Open at 6 p.m., Post starts at 7 p.m.
- -April 27-29 Ohio REALTORS Spring/Legislative Conference
- -Saturday, May 2 Shred-It Day 9:00 a.m. to 12:00 Noon
- -Tuesday, May 5 RPAC Breakfast and Auction 9:00 a.m.

Wednesday, June 3 – Hospice Golf Outing – Shotgun starts at 11:00 a.m.

5 ways your negative social media posts can get you in trouble

Feb 19, 2020 By Peg Ritenour, Ohio REALTORS Vice President of Legal Services

For some reason, when people get behind a keyboard they become emboldened to say things that that they would never say to someone's face. Whether it's criticizing another REALTOR, complaining about a commission split or making snarky comments about a house you just showed, the things you post on social media can get you in trouble. And don't be deluded to think that you are protected just because it was posted in a private group. Others in your group may not keep your posts as private as you intended. Here are five things you should think about before posting something negative on social media:

- 1. Bashing other REALTORS is unprofessional and makes the industry look bad to the public. One of biggest complaints I hear about social media involves REALTORS using it as a platform to vent about their fellow REALTORS. This can involve complaints about what they believe to be another REALTOR'S unprofessionalism (i.e., not returning calls or responding to emails), or can go further, accusing them of unethical conduct or of violating the license law. Often in response, other REALTORS respond with additional accusations or negative comments. While it may feel good to vent about a bad experience with a fellow REALTOR, your posts may have the unintended result of reflecting negatively on the entire industry in the eyes of the public. You also need to think about how a post criticizing other REALTORS reflects on your own professionalism. Does it make you look better to the public or does it make you look unprofessional?
- 2. You could be violating the Code of Ethics. Article 15 of the NAR Code of Ethics provides that REALTORS shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses or business practices. Standard of Practice 15-2 clarifies that this Article is also violated when a REALTOR knowingly or recklessly publishes, repeats, retransmits or republishes false or misleading statements, whether this is done in person, in writing, on-line, or otherwise. Thus, not only could you be in violation for making false or misleading statements about the business practices of another REALTOR, but you could also be in violation for

re-posting or sharing such posts.

- 3. You could get sued over your post. Besides filing an ethics complaint, the brokerage or REALTOR that was the subject of your social media post could sue you for defamation. If they can show that the statements you made were false, made with some degree of malice and resulted in damage to their reputation or business you could be liable.
- 4. Discussions about commissions could result in an antitrust violation. When agents or brokers post, share and/or comment on other posts regarding commission issues, they are at risk of violating the antitrust laws. Most REALTORS know that the antitrust laws prohibit price fixing, but many are unaware that this not only applies to listing fees, but also to compensation offered to cooperating REALTORS. Posts by brokers or agents that suggest or imply some sort of agreement to charge the same listing fee or to all pay the same compensation to cooperating REALTORS can potentially be evidence of an illegal agreement or conspiracy to fix prices. In addition to price fixing, the antitrust laws also prohibit certain boycotts. An example of a boycott would be where REALTORS engage in conversations via Facebook or other social media sites suggesting and/or agreeing that REALTORS not show another brokerage's listings and refrain from doing business with that brokerage based on its commission structure. It is important for REALTORS to take the potential for such claims very seriously. Antitrust litigation is extremely expensive in terms of attorney fees and the potential for damages, as well as costly fines. And criminal charges can also be filed that, if proven, and can result in both criminal fines and prison time.
- 5. Nasty posts about a seller's property could land you in hot water with the Ohio Real Estate Commission. Another area of exposure involves REALTORS who make derogatory comments and even post pictures or videos on social media regarding properties that are on the market. Usually these posts involve unflattering comments about the condition of the property, the owner's decorating style, or features of the property. Such posts have resulted in disciplinary action against agents, even in instances where the address of the property was not included in the post or the comments were made in a "closed" Facebook group. The posts became public and it wasn't difficult for a property owner to recognize pictures of their own property online. The takeaway from this is that what you say can sometimes have costly legal and ethical consequences. So before posting something negative about another REALTOR's business practices, commission

5 ways your negative social media posts can get you in trouble (cont.)

issues or a house you just showed, remember you are creating a written record, that never truly goes away. For this reason, think long and hard about what you write to avoid placing yourself at risk of an ethics violation or something much worse. Legal articles provided in the Ohio REALTORS Buzz are intended to provide broad, general information about the law and is not intended to be legal advice. Before applying this information to a specific legal problem, readers are urged to seek advice from an attorney.

This content is copyright 2020 Ohio REALTORS. Read more at: https://www.ohiorealtors.org/blog/1242/5-ways-yournegative-social-media-posts-can-get-you-in-trouble/

Core Standards: Code of Ethics





The Fahey Banking Company 127 North Main Street Marion Ohio 43302 3072 740 751 6942 direct 740 382 8231 ext 6942 main 740 382 2314 fax 1 888 Faheybank Smcguire@faheybank.com www.faheybank.com

Sherod E. McGuire Assistant Vice President Mortgage Loan Officer NMLS#130599

CE Certificates of Completion

Starting January 1, 2020, there will be a \$10.00 (per certificate) charge to replace any lost CE Certificate. Please make sure you keep track of your certificates to avoid this fee.

Thank you, Pam Workman!!

We would like to thank Pam Workman with The Union Bank for supplying cookies for our February CE Class! They were very appreciated. Pam has been a great supporter of the Marion Realtors. THANK YOU!

IMPORTANT ANNOUNCEMENT REGARDING THE

OHIO HOME INSPECTOR PROGRAM

The deadline for individuals conducting inspections in Ohio to be licensed by the Ohio Home Inspector Board is being extended to July 1, 2020.

At this time, administrative rules for the Home Inspector Program are being reviewed by the Joint Committee Agency Rule on (JCARR). Because the rules have not yet received final approval, the Division of Real Estate & Professional Licensing is unable to enforce the April 5, 2020 deadline requiring a license to complete home inspections. This means between now and June 30, 2020, a person is permitted to conduct home inspections in Ohio without license. However, beginning July 1, 2020, a person must be licensed with the Division as an Ohio home inspector.



"A Night at the





Event Date: April 17, 2020 Sponsorship Deadline: April 1, 2020 Event Location: Marion Country Club, 2415 Crissinger Road, Marion

Doors Open: 6:00 p.m. Post starts: 7:00 p.m.

Platinum Sponsor: \$500.00+

- One Horse
- > Table & Food for 8
- > Shout-Out
- > Name in Program
- > \$25.00 in "Fun Money" for each Individual

Gold Sponsor: \$300.00+

- One Horse
- Name in Program
- 4 Tickets include Admission, Food, and \$25.00 in "Fun Money" for each individual

Silver Sponsor: \$150.00+

Name in Program(No Horse or Tickets included)

Donation:	\$

Name:

Address:

Phone: _____

Checks to be made out to Marion Board of REALTORS® c/o "A Night at the Races" 515 E Center St.

Marion, OH 43302

For Details contact Al Green at 740.244.6256 or Coral Triplett at 740.802.8082.

Net proceeds will benefit the Explore-It-Torium Children's Museum of Marion.



https://www.facebook.com/Explore.IT.torium.ofMarion

www.exploreitmarion.org

Individual Tickets are \$25.00 and must be purchased in advance. These tickets will include Admission, Food, and \$25.00 in "Fun Money".

If you would like to sit with your friends, reserve a table for eight (8) for an additional \$80.00.

2020 Cupcake Wars

The 2020 Cupcake Wars was such an enjoyable time. The room was full to overflowing with bakers, sponsors and bidders. The bakers brought their best with ornate set ups and delicious cupcakes. Thanks to the Hospice Committee, the evening was lovely! Stay tuned for more information on how much was raised from this fundraising event.































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You 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 relevent information about tech in real estate.

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Core Standards: Technology



CE Class - Wire Fraud

Mark your calendar for March 5th. A new affiliate, World Class Title (Troy Arbaugh) will be instructing a 1 hour C.E. Class on Wire Fraud. It will be held at the Chamber (Garden Room) on Thursday, March 5th at 11:00 a.m. See attached flyer.

Core Standards: Technology

2020 New Residential Purchase Contract

The new fillable 2020 Residential Purchase Contract is ready. We recommend that all Marion REALTORS use this contract effective March 1st. You can find this contract on Navica by going to *Resources* and then *Forms*. It is the second form on the page entitled: <u>Final Purchase Contract</u> 01.01.20 FILLABLE

2020 NAR Mandated Bylaws Changes

Section 5 REALTOR® Code of Ethics Training

Strikeouts to be replaced with underscores

Effective January 1, 2017–2019, through December 31, 2018, 2021, and for successive two—(2) three (3) year periods thereafter, each REALTOR® member of the board (with the exception of REALTOR® members granted REALTOR® Emeritus status by the National Association) shall be required to complete ethics training of not less than two (2) hours and thirty (30) minutes of instructional time. This requirement will be satisfied upon presentation of documentation that the member has completed a course of instruction conducted by this or another association, the State Association of REALTORS®, the NATIONAL ASSOCIATION OF REALTORS®, which meets the learning objectives and minimum criteria established by the NATIONAL ASSOCIATION OF REALTORS® from time to time.

REALTOR® members who have completed training as a requirement of membership in another association and REALTOR® members who have completed the New Member Code of Ethics Orientation during any two (2) three (3) year cycle shall not be required to complete additional ethics training until a new two (2) three (3)-year cycle commences.

Failure to satisfy the required periodic ethics training shall be considered a violation of a membership duty. Failure to meet the requirement in any two (2) three (3) year cycle will result in suspension of membership for the first two months (January and February) of the year following the end of any two (2) three (3) year cycle or until the requirement is met, whichever occurs sooner. On March 1 of that year, the membership of a member who is still suspended as of that date will be automatically terminated. (Adopted 1/01, 11/08, Amended 11/2014, 2/2020).

These were approved at the February 25, 2020, Board of Directors Meeting.





"I'm looking for an old mansion that has a hidden underground cave filled with high-tech crime fighting gadgets."

Marion Board of REALTORS

2020 Affiliate Advertising

Office Name:	
Address:	
Website Banner Ad - \$300.00	
Brand New Ad	Keep Current Ad
Change Ad	No Banner Ad
Banner Ad Specifications: 400 x	60 fixed .gif file of no more than 100k.
Newsletter Business Card Ad - \$	120.00
Brand New Ad	Keep Current Business Card Ad
Change Ad	No Ad
Newsletter 1/4 Page Ad - \$250.00	
Brand New Ad	Keep Current ¼ Page Ad
Change Ad	No Ad
Banner Ad and Business Card A	d - \$385.00 Reduced Rate for Jan. – Dec. 2020
Yes	
No	
Banner Ad and $\frac{1}{4}$ Page Ad - \$51	15.00 Reduced Rate for Jan. – Dec. 2020
Yes	
No	
	in Newsletter: Monthly Charge-\$50.00 per Ad. Must have "Newsletter the 25 th of the previous month. (SEE OHIO BASEMENT PRO AND INSPECT WSLETTER)
Signature:	
Please make your check payab	ple to:

Marion Board of REALTORS 515 E Center St Marion, OH 43302 740-387-2928



The Ohio REALTORS' Legal Assistance Hotline

This hotline provides general legal information on a variety of real estate topics, including Ohio license law, agency, commission issues, contract questions, earnest money, and disclosure. The Legal Hotline is available to the designated REALTOR and principal broker(s) of each brokerage, and managers they designate may have access to the Hotline. The principal broker can also request that one non-management licensee be authorized to use the Hotline. Local Board Presidents and executive officers may also use the Hotline as well. The Hotline accepts call from 9 a.m. – noon and 1:30-4:00 p.m., Monday through Friday, excluding holidays. Calls are generally answered on the day they are received. Questions involving an interpretation of NAR's Code of Ethics, procuring cause, non-real estate related questions or questions that involve complex issues and require extensive research cannot be handled through the Hotline. Please note that only general legal information is provided via the Hotline and no attorney client relationship is established between the attorneys that staff the Legal Hotline and users of this service. Specific legal advice cannot be provided to REALTORS, their clients or local REALTOR associations through the Hotline. Brokers can telephone or contact Arica Jones / jones@ohiorealtors.org at 614.225.6218 for their password, or to register an office manager for the free service



Credit Card Capabilities

We now have the capability, through Navica and our AMS Software, to accept credit card payments! In the future we will be voting through this, taking surveys, etc. Keep watching for more information. Go to your Home Page on Navica. Look for the yellow stripe with your invoice due. You can click the Pay tab and take care of your payments easily and hassle free. THERE IS NO LONGER A FEE TO USE THIS SERVICE!

Core Standards: Technology



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AND THIS IS THE SUNKEN LIVING ROOM.

Board Website and Facebook Page

If you find that you have a little time, it might benefit each of you to take a few minutes to search out our website ...

www.marionohioboardofrealtors.com.

It has a wealth of information regarding upcoming events, important updates, and many other sources of information that you may find helpful for your business. We also have a Facebook page full of resources, helpful hints and even pictures of events in which the Board has been involved. If you would, please share these sites with your clients. Thank you!

Core Standards: Technology



Ask Your Ohio Senator to Bring SB 139 to Committee for a Vote!

We need your immediate help! For the past year Ohio REALTORS® has championed passage of the "First-Time Homebuyer Savings Act" (Senate Bill 139) in Ohio to help first-time homebuyers achieve the American Dream.

Despite three favorable hearings for the legislation, which creates a tax-deductible savings account program, the bill is stalled in the Senate Ways and Means Committee. It's time for every REALTOR to take action and help get Senate Bill 139 – Ohio's First-Time Homebuyer Savings Act – across the finish line.

Click HERE to take action now!

Together we can create a program that builds Ohio's economy, strengthens communities and helps turn the dream of home ownership into a reality for first-time buyers.

<u>Click here today</u> to send a prepared message directly to your Ohio Senator. NOTE: Make sure you click through all of the prompts until you receive a confirmation that your message has been sent.

If you have any questions, please contact your Ohio REALTORS® Public Policy Team at mailto:publicpolicy@ohiorealtors.org.

We appreciate you taking action today to help move SB 139 forward!

Click HERE to take action now!

2020Affiliates

of the Marion Board of

Daal +aran

Agents and Brokers:

Be sure to check out our 2020 affiliates. We encourage you to show your appreciation by using their services as much as possible! Thank you!

o ACS	Title and	Closina	Service
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- o Baker Real Estate Services
- o Buckeye Home Inspector
- o Blue Appraisal Company
- o Chicago Title Agency
- o Crossland Title Agency
- o E & E Consultants
- Fahey Bank
- First Citizens National Bank
- o First Federal Bank of the Midwest
- Home Team Appraisal
- Inspect Ohio
- Joseph A. Porter & Associates
- Kennon Osbun
- Knickel's Lawn Kare
- Les D Morgan Agency
- Liberty Appraisals
- Linkhorn Inspection Group
- Marion CanDo
- Marion Community Credit Union

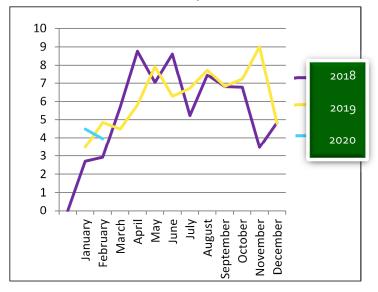
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- Ohio Basement Pros
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- o Paul's Exterminating
- Peacock Water
- o Preferred Appraisal Services
- o Professional Appraisal Services
- Pro Vision Inspections, LLC
- o R & R Drain Pro
- o The Union Bank
- Union Home Mortgage
- o Verne Hart Insurance
- World Class Title
- Zucker Associates Insurance Agency, Inc.

2020 Sales Stats

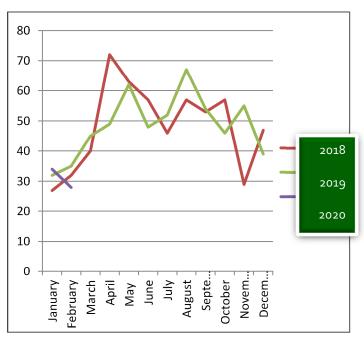
M A R C H

Affiliates: 34 Members of the MBOR: 173

Residential Sales Comparison (in millions)



MBOR Number of Residential Sales



MBOR Average Residential Selling Price

Number of Residential Sales: 28

Average sold price: \$136,286.00

Total Residential Sales:

\$3,952,300.00

