



STAR Network News

Powering REALTORS Across Stark, Carroll, and Trumbull Counties...

In this Issue:

Upcoming Classes & EventsPAGE | 2Membership ReportPAGE | 4Safety Tool: FOREWARNPAGE | 4Monthly Market SnapshotPAGE | 7Education ConnectionPAGE | 8The GAD's CornerPAGE | 157 Tech ToolsPAGE | 17

Contact STAR Staff!

Office Hours: 8:00 am - 4:30 pm Phone: (330) 494-5630

> Collene Burgess Chief Executive Officer cburgess@STAR.Realtor

Kayla Atchison Government Affairs Director katchison@STAR.Realtor

Heather Pyers

Membership & Communications Administrator membership@STAR.Realtor

Trisha AdamsEducation & Events Administrator
tadams@STAR.Realtor

September 2022

President's Message

Happy September to the BEST Board of REALTORS® in the State of Ohio!

Just some quick reminders. Attorney Mark Rodio will be our speaker/educator for the upcoming state required ethics course sponsored by STAR. He is an "exceptional" speaker and truly engaging. Our STAR Calendar is packed full of Parties, Networking, Special Recognitions, Continuing Education, and so much more. Don't Forget that the Ohio REALTORS® Convention will be in Cleveland this month - we hope to see some of you there!

The Nominating Committee has next year's slate of officers and directors ready for us to vote on. Thank you to the Nominating Committee for all their hard work. Please take a look at the nominees and familiarize yourself. If you need additional information, assistance, updates, etc., please go to our website, or reach out to your STAR Staff.



Marlin Palich
2022 STAR President

As we head into NAR's SAFETY MONTH, please be safe and aware of your surroundings while going about your daily business. If you haven't already signed up for FOREWARN, contact staff to get started today. FOREWARN is provided to our STAR Members for FREE by the STAR Affiliates!

As always, remember, STAR is truly honored to assist its members. Please become involved in the BEST Board of REALTORS® in the State of Ohio.

Upcoming Classes & Events

SEPT 5 STAR Offices Closed

SEPT 8 3 Hr Ethics CE | "Ethics for Ohio REALTORS"

9:00 am - 12:15 pm w/ Attorney Mark Rodio

KENT STATE TRUMBULL Campus | Technology Building

SEPT 14 2 Hr Elective CE | "REALTOR Safety & Awareness"

6:00 pm - 8:00 pm w/ Michael Walls

North Canton STAR Office

SEPT 16 Chili Cookoff 11:00 am – 1:00 pm

Dogwood Park Shelter

241 7th Street NE, North Canton, OH 44720

OCT 5 R-DAY Vendor Fair, Annual Meeting & Lunch

beginning at 10:00 am + 1 Hr Elective CE | "Avoid the

Danger Zone: Ineffective Communication"

1:30 pm - 2:30 pm w/ Toby Hoy (register separately)

La Pizzaria (Piazza Room)

3656 Dressler Rd, NW, Canton, OH 44718

OCT 6 3 Hr Elective CE | "Homebuilding from the Ground Up"

9:00 am - 12:00 pm w/ Greg Kauth

The Courtyards at New Seasons

4451 Dogwood Court, North Canton, OH 44720

OCT 13 1 Hr Elective CE | "Home Warranties: the Good the

Bad & the not so Pretty"

11:00 am - 12:00 pm w/ Nancy Douglas

Warren STAR Office

OCT 18 SHAKER at M BAR 5:00 pm - 7:00 pm

5260 Dressler Rd, Canton, OH 44718

OCT 27 YPN Halloween Karaoke for RPAC 7:00 pm - 9:00 pm

Shady Hollow Country Club

4865 Wales Ave NW Massillon, OH 44646

Opening doors FOR HOME LOANS



While you find the home you love, we're here to help finance it!

FARMERS OFFERS:

- Fixed and Variable Rate Mortgages
- Home Equity Lines of Credit

DAN SNIVELY

330-236-4828

Mortgage Loan Consultant

dsnively@farmersbankgroup.com

- Construction Loans
- Lot Loans
- Jumbo Financing

TONY MORELLI

Mortgage Loan Consultant amorelli@farmersbankgroup.com 330-702-7261

330-702-7261 NMLS# 563789

DEBORAH ROHR

Mortgage Loan Consultant drohr@farmersbankgroup.com 330-526-7288





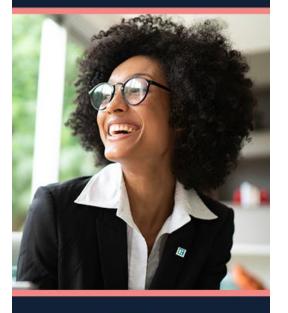




STAY THE SAFE JOB

FIND REALTOR®
SAFETY RESOURCES
AND BEST
PRACTICES AT:
NAR.REALTOR/SAFETY







Sponsored By
BERKSHIRE
HATHAWAY
HomeServices
Stouffer Realty

FREE 3-Hr Continuing Education Offering

FREE 3-Hr Continuing Education Offering

With Attorney Mark Rodio, Frantz Ward LLP

COULTINGS

CODE OF ETHICS

Stark Trumbull Education &
Events committee invite you to
attend our FREE 3-Hr CE Offering!

Registration deadline is Wed, Sept 7, 2022! STAR Members may register on our website at www.STAR.Realtor, non-members should contact:

Trisha Adams

Education & Events Administrator tadams@STAR.Realtor | (330) 494-5630



Water & Snacks will be provided by your STAR Affiliates **Thurs, Sept 8, 2022**

Kent State Trumbull

Room 117 | Technology Building

REGISTRATION BEGINS

8:45 am

please arrive prior to the start of INSTRUCTION TIME

9:00 am - 12:15 pm

QUESTIONS? Contact Trisha Adams (330) 494-5630 | tadams@STAR.Realtor





STAR Membership Report | August 2022

Heather Pyers

Membership & Communications

Administrator

Committee Involvement

<u>membership@STAR.Realtor</u> office (330) 494-5630

Primary Office | N Canton

New Salespersons

Aidan McCoy, Keller Williams Legacy Grp
Benjamin Roseburg, BHHS Stouffer Realty
Brendan Lammlein, Keller Williams Legacy Grp
Gladys Marcum, eXp Realty
Katherine Ford, Keller Williams Legacy Grp
Kelly Keeton, Roofstock Realty
Jenna Bond, RE/MAX Trends Realty
Jonathan French, eXp Realty
Lauren Garthwaite, BHHS Stouffer Realty
Michaela Grate, Keller Williams Legacy Grp
Michael Middleton, BHHS Stouffer Realty
Nicole Taylor, RE/Max Edge Realty

Office Transfers

Amy Carriker, Keller Williams Legacy Grp
Alyssa Kingzett, Keller Williams Legacy Grp
Ashton Sauders, Hayes Realty
Avery Scott, Keller Williams Legacy Grp
Brad Kessler, Cutler Real Estate
Briana Beadling, Keller Williams Legacy Grp
Briana Lehman, Keller Williams Legacy Grp
Brian Jones, Keller Williams Legacy Grp
Caitlin Tasker, Lake Realty
Cierra Jones, Keller Williams Legacy Grp
Cindy Carpenter, Keller Williams Legacy Grp
Delbert Schlbach, Keller Williams Legacy Grp

Office Transfers cont.

Joanne Tarle, Keller Williams Legacy Grp Jose Medina, Keller Williams Legacy Grp Julie Day, Keller Williams Legacy Grp Kaitlyn Riggle, Keller Williams Legacy Grp Kevin McCaulley, Keller Williams Legacy Grp Laura Brown, Keller Williams Legacy Grp Megan Adkins, CB Schmidt Real Estate Melissa Sanford, Keller Williams Legacy Grp Nicole Burke, Keller Williams Legacy Grp Nikki Horvath, Keller Williams Legacy Grp Pam Huckins, Century 21 Home Star Realty Patty House, Keller Williams Legacy Grp Patrick Traynham, Keller Williams Legacy Grp Rachel Ecker, Keller Williams Legacy Grp Rachel E. Hoque, Keller Williams Legacy Grp Russlyn Kahl, Keller Williams Legacy Grp Shannon Bragg, Keller Williams Legacy Grp Stacy Gouge, Keller Williams Legacy Grp Tiffany Pepper, Keller Williams Legacy Grp Tim Miller, Keller Williams Legacy Grp Valerie Espenscheid, Keller Williams Legacy Grp

New Affiliate Member / Office

Mattie Easton | Guaranteed Rate Mortgage Holly Steiner | Guaranteed Rate Mortgage

Membership Cancellations

Adam Matthews Amy Rollyson Conner Cera David Cretella Dawn Carlisle Desmond Jackson II Dominic Marrari Doris Yoder Erika Caillet John Devorich Joseph Bartholomew Karissa Porter Krista Hoover L Dwayne Angle Laura Sampson Louise Potter Nathan Miller Pat King Seloni Khetarpal Shawny Taysom Stephanie Mayle Thomas Bigley Valeria Glean



Your Safety matters... use FOREWARN!

In a recent STAFF inquiry, we discovered that there are over 1,000 of our members who have signed up for FOREWARN, but have never activated their account. We encourage you to activate that account and BE SAFE! A few seconds to set up a password could keep you from being in a potentially dangerous situation.

If you aren't sure if you're signed up, OR if you would like to sign up, for this service CONTACT Heather Pyers, Membership & Comm. Director TODAY!

Membership@STAR.Realtor | (330) 494-5630



Wed, Sept 14, 2022 6:00 pm - 8:00 pm

North Canton STAR Office 7110 Whipple Avenue NW, Suite B North Canton, OH 44720

LETS CELEBRATE SAFETY MONTH with this Interactive and Hands-On Class that will Teach You to Defend Yourself if you are in Danger!

FREE to STAR Members RSVP: www.STAR.Realtor

Questions: Trisha Adams, Education Administrator (330) 494-5630 or tadams@STAR.realtor

\$10 class fee for Non STAR Members. You may be charged a \$20 Cancellation/ No Show Fee if you do not cancel your reservation 24 hours prior to the event.



Instructor Michael Walls
Lifestyle Trainer

2 Hours Elective CE Credit



Enroll at: STARrealtor.TheCEShop.com

PRE-LICENSING | EXAM PREP | POST-LICENSING | CONTINUING EDUCATION | UPGRADE YOUR LICENSE



Save 30% when you enroll in one of The CE Shop's award-winning CE courses.

It's National REALTOR® Safety Month, which makes it the perfect time to reflect on how to prioritize your safety when you're showing homes, hosting open houses, or meeting potential clients. One way you can protect yourself is by ensuring you're up to date on everything real estate, including best practices for personal safety. That's why we partner with The CE Shop to provide you with an award-winning curriculum written by industry experts.

Success and Safety Go Hand in Hand

SAVE 30%

on all Continuing Education courses.



Offer valid 09/01/22 - 09/30/22 until 11:59 PM CT on real estate Continuing Education products only.

Stonegate

4974 Higbee Avenue, Ste. 202 | Canton, OH 44718 O: 330-818-0212 | F: 330-818-0215

A Full Service Title & Escrow Closing Company SERVICING ALL 88 COUNTIES IN OHIO













relyte No! Farmy integrater Bergupt Coparation. 985,56230. CDI S. Birmon.Low. Bodison. 60 15741, 1-164-573-680. Confliction in green's public to prohibed Al-fulth invented, Lisenard by the Confliction in Company.











CLEAR HOME INSPECTION LTD

You should have a CLEAR understanding of your home

330-277-2950

Arthur Duhaime CPI, RMS, CRT

GHI - Infrared - Radon - Pest - Sewer Scope - Mold - Air Quality Septic - Well - Water Quality - Drone & More.

www.clearhomeinspection.com OHI.2019005236





















Monthly Market Snapshot

August 2022 MLS Statistics for Stark Carroll & Trumbull Counties

New Listings



524 - Stark

41 - Carroll

228 - Trumbull

Looking for a New Lending Partner? Coffee in hand Time blocked Waiting for your call.... Residential Bancorp Your Mortgage Team Christine Schell Senior Loan Originator 330-361-9468



Average Sales Price



\$ 208,933 - Stark

\$ 250,206 - Carroll

\$ 177,657 - Trumbull

Average Days on Market



26 - Stark

47 - Carroll

43 - Trumbull

Homes Sold



376 - Stark

27 - Carroll

172 - Trumbull

Anna Barrick-Lavy

(330) 595-1181 | ORDERS@FM-TITLE.COM WWW.FM-TITLE.COM





WE'VE MOVED!

330-479-300

4120 WHIPPLE AVENUE NW, CANTON, OH 44718

www.ptagencyinc.com * title.office@ptagencyohio.com









★ CLOSINGS MADE SIMPLE ★ REAL ESTATE EXPERTISE ★ UNDERWRITING TRUSTWORTHINESS * IN-HOUSE ATTORNEY



Do buying or building a home right.

DollarBank Let's get you there.

Call a mortgage expert today at 330.580.5787 or visit Dollar.Bank/Mortgage.

a Equal Housing Lender. Member FDIC. Copyright © 2022, Dollar Bank, Federal Savings Bank MOR059_22

















A Mortgage Program Tailored Specifically to Physicians

You logged the hours. You earned your degree. You're set with a job. You deserve to be rewarded for your hard work.

The Physicians mortgage is tailored specifically to medical doctors who have a minimum degree of M.D., D.O., D.M.D., D.V.M., or D.D.S. and proof of sufficient income or employment contract¹.

For more information, please contact:

Michelle Kelly NMLS# 562943 220 Market Avenue S Canton, OH 44702 o: (330) 430-1356 f: (877) 298-5088 c: (330) 338-3174

e: michelle.e.kelly@huntington.com

¹Active employment contract required with proof of sufficient income and reserves. Minimum reserves required vary depending on amount of the loan. Program is limited to the purchase or refinance of a primary residence. All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions and loan programs are subject to change without notice. Other terms, conditions and restrictions may apply

Education & Events

There are SO MANY OPPORTUNITIES for you to connect with REALTOR® and Affiliate members in the coming months. Be sure to take advantage of the FREE and Reduced Cost CE and fun Events provided by your STAR Association!

CE OPEN for Registration

SEPT 8 | 9:00 am - 12:15 pm 3 Hr Ethics CE Ethics for Ohio REALTORS® w/ Attorney Mark Rodio

SEPT 14 | 6:00 pm - 8:00 pm 2 Hr Elective CE REALTOR® Safety & Awareness w/ Michael Walls

OCT 5 | 1:30 pm - 2:30 pm 1 Hr Elective CE Avoiding the DangerZone w/ Toby Hoy

OCT 6 | 9:00 am - 12:00 pm 3 Hr Elective CE Homebuilding from the Ground Up w/ Greg Kauth

OCT 13 | 11:00 am - 12:00 pm 1 Hr Elective CE Home Warranties: the Good the Bad & the not so Pretty w/ Nancy Douglas

SAVE the Date

November 3 | 3 Hour Fair Housing @ Kent State Trumbull Campus

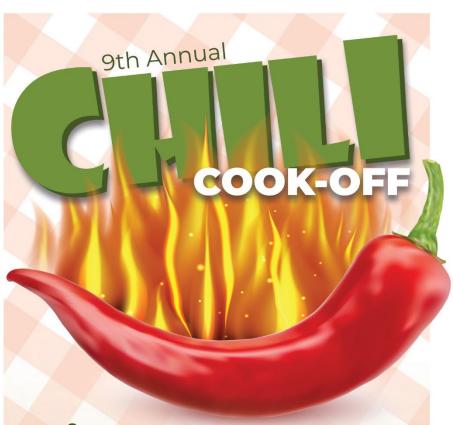
December 1 | 3 Hour Fair Housing @ North Canton STAR Office

If you have questions regarding these classes, or any future Educational Opportunities please contact:

Trisha Adams, Education & Events Administrator

> tadams@STAR.Realtor (330) 494-5630







Dogwood Park Shelter

2417th Street NE, North Canton, OH 44720

FREE to STAR Members

Hot Dogs, Dessert, and Door Prizes are provided by your 2022 STAR Affiliates!

Cook-off Winners announced at 12:15 pm

Enter Cook-off as a Chili Cooker!

email cburgess@STAR.Realtor no later than Sept 13, 2022

1st Place \$100 Gas Card

2nd Place \$50 Gas Card

3rd Place \$25 Gas Card

OUESTIONS? Call us at 330-494-5630 RSVP on our website TODAY!



Your Partners in Business

PLATINUM Sponsors























GOLD Sponsors

Farmers National Bank **Huntington Bank** Stonegate Title Agency

SILVER Sponsors

2-10 Home Buyers Warranty American Title Asociates Agency Beacon Title Agency, Inc. Fairway Independent Mortgage Corporation First Commonwealth Bank LeaderOne Financial Loan Depot **MCTV**

New Era Title Services Pillar to Post The Ferguson Team Rural 1st Simler Inspections, Inc. Whipple Title Agency LLC

BRONZE Sponsors

ASAP, Powered by Mirabel **CSE Federal Credit Union** Detective Homes Mitigation LTD First Federal Community Bank, N.A. Linkhorn Inspection Group Pumphrey-Hamel Insurance LLC Quest Title Agency, Inc. TK Home Inspections Wagoner Moving Systems



IUP GUNS

at R-Day!

Admission & Lunch

Prizes & Give-a-Ways
by our Affiliate
Vendors

1 Hour Elective
Continuing Education



Wed Oct 5, 2022

La Pizzaria (Piazza Room)

3656 Dressler Rd. NW Canton OH, 44718

If you plan to attend the CE Class you must register separately on our website.

Anyone may attend the CE Class which is FREE for STAR Members or \$10 for Non-Members.

10:00 am 12:00 pm

1:00 pm

1:30 pm

Affiliate Vendor Fair
Lunch & STAR Annual
Business Meeting
Affiliate Vendor
Give-A-Way Drawings
1 Hour Elective CE

QUESTIONS? Contact Trisha Adams (330) 494-5630 or tadams@STAR.Realtor | Register on our Website TODAY!





The Building Industry Association of Stark & East Central Ohio and Stark Trumbull Area REALTORS® Education & Events Committee present:

"HOMEBUILDING FROM THE GROUND UP" Thursday, October 6, 2022 Approved 3 Hours CE/Instructor Greg Kauth

When: Thursday, October 6, 2022

Time: 9:00am to 12:00pm

Place: The Courtvards at New Seasons

> 4451 Dogwood Court North Canton, OH 44720

Cost: \$30.00 for BIA & STAR Members

\$40.00 for Non-Members

Lunch will be provided after the class.



Registration: Contact Trisha Adams at 330-464-5630 or tadams@star.realtor. Deadline is Tuesday, October 4, 2022



Approved for 3 Hours of Continuing Education Credits!

Ever wonder if the basic knowledge of home construction would help you make more sales?

This course will give the basics on the design and scheduling process of a typical home. Topics include lot selection and preparation, stake out, excavation, basement construction, framing and rough lumber, rough trades, plumbing, HVAC, electric, insulation, drywall, trim, cabinets, carpet, paint, inspections, codes & warranties. All topics are clearly explained in an organized manner by one of our builder members.

Food & door prizes provided by:





Dress appropriately (casual attire: boots and jeans) for an on-site program.

HARD HATS ARE REQUIRED!

Please state whether or not you will need a hard hat when you make your reservation. If you do not have one, we will get one for you.

NOTE: If you have any disabilities which require special accommodations, including the provision of auxiliary aids & services, please indicate those needs when making your reservation.



HOME WARRANTIES

and the 10t SO **Thurs, Oct 13, 2022 from 11 am - 12 pm**

In Person at the Warren Office 311 Niles Cortland Rd, NE, Lower Level, Suite C, Warren, OH 44484

> **FREE for STAR Members** \$10 Non-Member Fee

Registration | 10:30 am & Light Breakfast

Class Begins

11:00 am

Class ends

12:00 pm

Register on our Website Today! www.STAR.Realtor



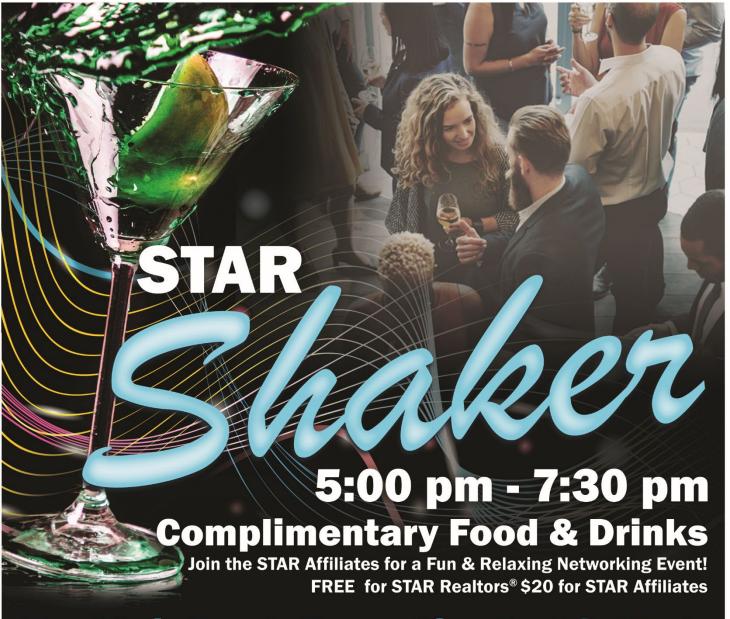
210 **COVERAGE** your clients deserve

Nancy Douglas Senior Account Executive 440.796.5309

ndouglas@2-10.com

QUESTIONS? Contact Trisha Adams STAR Education & Events Administrator tadams@STAR.Realtor | 330.494.5630

1-Hr Elective CE Credit



Rumble in Trumbull

Locations & Dates to be announced SOON!



After Dark in Stark

February 22 at MBAR

5260 Dressler Road, Canton, OH 44718

April 26 at Jerzees Cafe

330 Court Ave NW, Canton, OH 44702

June 28 at Jerzees Cafe

330 Court Ave NW, Canton, OH 44702

October 18 at MBAR

5260 Dressler Road, Canton, OH 44718

RSVP TODAY! www.STAR.Realtor



ADMISSION

COSTUME

KARAOKE CHALLENGE Thursday, October 27, 2022 7pm - 9pm at

Shady Hollow Country Club

4865 Wales Ave NW Massillon, OH 44646

Join your STAR YPN for a Ghoulishly Great Night, be sure to Dress Up in your Favorite Costume! FREE Drink Ticket for all who Attend!

Appetizers to Include:Crab Stuffed Mushrooms

Asian Potstickers

Tomato Basil Skewers

RPAC Karaoke Challenge: NO TALENT REQUIRED!

Make a donation and challenge a friend to sing...they may choose to sing, or match the donation and NOT sing.

QUESTIONS: Contact Heather Pyers at Membership@STAR.Realtor or 330.494.5630



ALL PROCEEDS SUPPORT RPAC
Your Best Investment in Real Estate

Register on our Website TODAY! www.STAR.Realtor



The GAD's Corner...

Kayla Atchison

Government Affairs Director (GAD)

Committee Involvement
RPAC Committee
Legislative Affairs Committee
Community Outreach Committee

katchison@STAR.Realtor mobile (330) 631-4147 office (330) 494-5630

> Primary Office Warren & N Canton

Consumer Protections Prevail as leading opposition to H.B. 646 halts business in Ohio

Residential Property Assessed Clean Energy (R-Pace) is a mechanism for financing energy-related home improvement projects through a specialty assessment of a homeowner's property taxes. This assessment pays for 100% of improvements but includes a super priority lien on the property. Since 2009, R-Pace has led to predatory practices by overzealous companies targeting low income homeowners. Recently, a Propublica report found the R-PACE program disproportionately affected minority communities and some of the country's most vulnerable homeowners.

Currently three states; California, Missouri, and Florida have state-wide programs. Since 2019, local programs have existed in Ohio. To proactively address this growing issue Ohio REALTORS championed legislation, H.B. 646, that provides consumer protections and severely hinders predatory lending. Several regional stakeholders: Ohio Bankers League, Coalition on Homelessness and Housing in Ohio (COHHIO), and the Ohio Mortgage Bankers Association joined Ohio REALTORS in advocating for consumer safeguards and oversight of R-Pace programs in Ohio. There is broad consensus that PACE programs are ineffective in providing fiscally sound solutions to Ohioans energy concerns. The bill only having one opposing organization, Ygrene, testifying shows the strength of H.B. 646 and wide-spread concern amongst Ohioans about R-PACE.



STAR Members meet with State Treasurer of Ohio to discuss EcoLink

Recently, Ygrene announced that they would no longer market and administer clean energy programs for residential properties in Ohio. This is a victory for all Ohioans, but especially for vulnerable populations of homeowners. We are thankful for the leadership of Representatives Al Cutrona and Bill Roemer for sponsoring H.B 646 and the way on consumer protections.

Several programs exist for homeowners who are concerned about the energy efficiency of their homes, including EcoLink through the State Treasurer's Office. Earlier this year STAR members heard from Ohio Treasurer, Robert Sprague, on how the Eco-Link program can provide low interest loans up to \$50,0000 to be used towards energy efficiency improvements to their homes.

With the return of the legislators in the fall, we are optimistic that H.B. 646 will be passed and common-sense consumer protections will prevail.



Is your client moving and need to connect their Internet, TV and Phone service?

CALL TODAY!

330-828-5504

To find out if MCTV is their provider, go to

www.MCTVOhio.com





www.ohiorealtitle.com



Local trust. National scale.

And the tech to put it to work for you.



We have deep roots in more than 260 communities across North America, and more than 150 million consumers rely on USA TODAY NETWORK local media brands for news and information. We can connect you to these consumers through local marketing strategies backed by data, expertise, and technology.

Repository LOCALiQ



STAY | THE SAFE | JOB

FIND REALTOR®
SAFETY RESOURCES
AND BEST
PRACTICES AT:
NAR.REALTOR/SAFETY







7 Tech Tools Becoming Obsolete

STILL HOLDING ON TO SOME OF THESE OLDIES? IT MAY BE TIME TO LET GO...

Published REALTOR® Magazine June 7, 2022 | by Burton Kelso



Technology has an expiration date. New tech quickly pushes out favorite devices from years past. Here are some tech devices you may be able to retire.

1. Dashboard-mounted GPS devices.

The GPS unit may have faded from dashboards, but the technology is still critical to get from point A to point B. But it's now in both smartphones and vehicles' consoles.

2. 3G-connected devices.

5G cellular connectivity is gaining ground, and devices that run on older networks are becoming obsolete. Older tablets, smart watches, fire alarms, and security systems that still rely on 3G network access may soon stop working, which will impede users' ability to text, make phone calls, or connect to the internet. Check with your wireless provider to see which of your 3G devices may be affected.

3. BlackBerry.

The once-loved Blackberry, with its signature micro QWERTY keypad, went dark on Jan. 4. Devices using BlackBerry's operating systems and software "will no longer reliably function," the company stated earlier this year. The old devices won't be able to send text messages or dial 911 in an emergency, either.

4. Wired audio devices.

The emergence of Bluetooth is quickly bringing an end to connected headphones and speakers. Many popular smartphones no longer have headphone jacks, and as more wireless products pop up, people are ditching their corded devices.

5. External hard drives.

Rethink stockpiling external hard drives or thumb drives for data storage. They'll likely just end up laying around your house or office collecting dust. Cloud storage of your documents, photos, and

videos on platforms like Google Drive, iCloud, or Microsoft OneDrive allows you to access your content from anywhere. Bonus: You don't have to worry about device crashes or malfunctions.

6. Point-and-shoot digital cameras.

Smartphone cameras have become so advanced that many people are leaving behind their digital cameras in favor of smartphones that can take high-resolution photographs.

7. Passwords.

While the practice won't vanish immediately, typing in a password is becoming an outdated practice. Some Windows and Macintosh computers, as well as many smartphones and tablets, use biometric recognition to authenticate your identity. Also, the traditional use of passwords will go away as more sites and devices use a verification code sent to your phone or email account.

If you find out-of-date gadgets in your desk drawers, consider recycling them. Not sure how? Check out places like Call2Recycle.org, the Consumer Technology Association's Recycle Locator, or Earth911's recycling database.







Your Partners in Business

PLATINUM Level

7/17 Credit Union

Clear Home Inspection LTD Dollar Bank

First Meridian Title Agency McKinley Title Agency, Inc. Ohio Real Title Agency LLC Patriot Title Agency, Inc. Rapid Mortgage Company

Residential Bancorp The Commercial & Savings Bank The Repository

GOLD Level

Farmers National Bank **Huntington Bank** Stonegate Title Agency

SILVER Level

2-10 Home Buyers Warranty American Title Associates Agency Beacon Title Agency, Inc. Fairway Independent Mortgage Corporation First Commonwealth Mortgage LeaderOne Financial LoanDepot **MCTV**

New Era Title Services, Ltd. Pillar to Post The Ferguson Team Rural 1st Simler Inspections, Inc. Whipple Title Agency, LLC

BRONZE Level

ASAP, Powered by Mirabel CSE Federal Credit Union Detective Homes Mitigation LTD First Federal Community Bank, N.A. Linkhorn Inspection Group Pumphrey-Hamel Insurance LLC Quest Title Agency, Inc. TK Home Inspection Wagoner Moving Systems





DAVID DENNISON Loan Officer M: 614.660.8366 ddennison@emailrmc.com

THECONRADTEAM.COM



13593 PEARL ROAD STRONGSVILLE OH 44136

MLS#1848824.For industry professionals

We make your life

McKINLEY LE AGENCY, INC.

2732 FULTON DRIVE NW, CANTON, OH 44720 (330) 497-8883

Janice Rich - Title Agent / Office Manager irich@mckinlev-title.com Brenda Carpenter - Escrow / Closings bcarp@mckinley-title.com

Danette Stone - New Orders / Title Processing dston@mckinlev-title.com



Over 40 years of experience in providing a full range of insurance, closing and other residential, commercial and development title services in all 88 Ohio counties.

7 17 provides the key to homeownership

7 17 Mortgage Loan Consultants can help you choose the right home loan to fit your needs as well as guide you step-by-step through the mortgage loan process. Contact us today!



Amy Upton Mortgage Loan Consultant NMLS# 436009

2301 State Route 59, Kent, OH 44240

phone: 330-372-8354 mobile: 330-675-9120 330-372-2500 email: aupton@717cu.com





Respectfully. Yours.

CREDIT