

### This Issue

President's Message	2-3
Upcoming SCAR Events	4
Meals On Wheels Volunteers	5
Directors' Actions	6
Membership Report	7-8
REALTOR Benefits	9
Is this Arbitrable?	10
REALTOR Safety Videos	11
Ohio's Real Prop. Tax System	12
Malicious Email is a Spoof	13
Coaching Corner	14
More 3D Home Tour Options	15
Important Updates to COE	16-17
2021 Committee Rosters	18-22
Reminders/Need to Know	23
Arbitration Analysis	24
Norma L. Good Scholarship	25
FOREWARN	26
2021 Affiliate Sponsors	27

#### Your 2020 Officers

President: Rich Cosgrove  
1st Vice President: Marlin Palich

#### Your 2020 Directors

- Michael Cramer
- Fran Cunningham
- Jayne Fenstermaker
- Emily Levitt
- Arden Lingenhoel
- Darlene Mink-Crouse
- Kyle Oberlin
- Susan Schmidt
- Linda Sigler
- Kristin Smith
- David Zamarelli

www.starkrealtors.com  
info@starkrealtors.com  
330-494-5630  
Association Hours  
8 a.m. - 4:30 p.m.  
Supra Service 9 a.m. - 4 p.m. 7110

North Canton Office:  
Whipple Ave. NW Suite B North  
Canton, Ohio 44720

Ravenna Office:  
149 N. Prospect Street Ravenna, OH  
44266

Warren Office:  
345 High Street NE Warren, OH  
44481



Have you taken the NAR Commitment to Excellence Program yet? C2EX is a program that empowers REALTORS® to demonstrate their professionalism and commitment to conducting business at the highest standards.

[Click here](#) to access the program

Advertising space is available for Affiliate members in the SCAR newsletter.

Contact  
awatkins@starkrealtors.com  
for information.

### Useful Information

#### Stay Connected with SCAR

-  Visit Our Website
-  Like Our Facebook Page
-  Follow Us On Twitter

Find contact information for SCAR Affiliate Members: [SCAR Affiliate Service Guide](#)

#### Supra Reminder:

Ohio License law requires that anyone not holding a valid real estate license may not access a listed property unless accompanied by a real estate licensee, or unless the owner of the property has provided informed, written permission or consent for such person(s) to enter the property unaccompanied by a real estate licensee.

[Click here for instructions for Affiliate Non-Member Supra Access.](#)

#### Division of Real Estate Forms

[Click here](#) for Preferred Name Registration  
[Click here](#) for the change form (address, name change, etc.)



## A MESSAGE FROM THE PRESIDENT

RICH COSGROVE, 2021 PRESIDENT

### WELCOME 2021!

I hope everyone is doing well and staying healthy. As we move into February our committees are hard at work planning events, continuing education classes, community outreach events, etc. for 2021. Our goal is to begin having in person events and classes as soon as it is safe. With our combined area of Carroll, Stark, and Trumbull Counties we will begin to see events throughout the year in each area.

This leads me into our name and who we will be known as. We have submitted an application to NAR asking to approve the name of Stark Trumbull Area REALTORS® (STAR). We should have this approval back soon and do not anticipate any pushback from area boards. Upon approval we will have a new logo designed and signs will be updated at all 3 office locations.

I am happy to report that we have a balanced budget for 2021 and it has been reviewed and approved by the board.

The sale of the former Warren Area Board of REALTORS® building is complete and the sale proceeds will be deposited in our investment account for continued growth.

The first winter conference of 2021 for Ohio REALTORS® took place in January and it was jam packed with excellent information. We heard from NAR's chief economist, Lawrence Yun on what to expect for 2021 – Continued low inventory, low interest rates and multiple offers. Ohio REALTORS® became one of the first state associations to sign an agreement with the LBGTQ real estate alliance. The agreement calls for joint efforts to share with real estate professionals the challenges LBGTQ homebuyers face, including discrimination as they navigate a real estate transaction while promoting an understanding of the cultural nuances involved in working with the diverse LBGTQ community.

## A MESSAGE FROM THE PRESIDENT CONTINUED

The legal issues update included:

What to know if you're working with a wholesaler. Is it a good idea? Make sure you speak to your broker before working with a wholesaler or engaging in it yourself.

Social media issues – Are you following the prominence rule? Are you using your legal name or preferred name – did you register your preferred name with the division? Are you advertising another brokers listing – if so you need to have the brokers permission in writing. Do you have the seller's permission to take a photo or video while showing their property?

You should be going back to edit your posts to reflect if a property is still for sale, under contract or sold.

The conference finished up with the installation of officers. Congratulations to our 2021 leadership team.

Seth Task – President

John Mangus – President elect

Ralph Mantica – Treasurer

Forewarn App:

If you haven't downloaded the Forewarn app – take the time to do it today. This is a great membership benefit that can help keep you safe. Thank you to our wonderful affiliates for sponsoring this app!

YOU'LL LOVE THIS DEAL  
**SAVE 25%**  
 on all our online  
 real estate education

PROMO CODE **FEB25**



TAKE YOUR CE ONLINE  
 WITH OUR PARTNER,  
 THE CE SHOP! CLICK  
 THE GRAPHIC FOR  
 MORE INFORMATION

## UPCOMING EVENTS

**FEBRUARY 23, 2021: SHAKER**  
**MARCH 24, 2021: YPN KICK-OFF**  
**MARCH 31, 2021: WAKE UP YPN**  
**APRIL 20, 2021: SHAKER**  
**MAY 19, 2021: BREAKFAST IN THE PARK**  
**JULY 20, 2021: SHAKER**  
**NOVEMBER 9, 2021: SHAKER**

## COMMUNITY OUTREACH: MEALS ON WHEELS VOLUNTEERS

### Ready to Volunteer With

## Meals On Wheels?



Are you interested in helping your community? Stark County Association of REALTORS® invites you to join us in volunteering with Meals On Wheels!

With the Adopt-A-Route program, SCAR members are welcome to sign up to volunteer with Meals On Wheels throughout the year.

### Signing Up is as Easy as 1-2-3!

Volunteering is held on the first and third Wednesday of each month starting at 10:45 a.m. The process takes approximately an hour to make but could take up to 90 minutes for rural areas.

Volunteers are welcome to bring family members or people in your personal bubble such as coworkers to assist in the volunteering process.



Meals On Wheels provides training, mile reimbursement after the route is completed, as well as a step-by-step directions on a compact tablet, making the process easy and stress-free.

Ready to get started? Simply email Deanna Boggess at [dboggess@starkrealtors.com](mailto:dboggess@starkrealtors.com) for more information on signing up as a volunteer.

Interested in volunteering again? You can also email Deanna to sign up for the most convenient date for you.



**Residential Bancorp**  
Your Mortgage Team

If you value service and time, then we are the lender for you!



**Gary Hawk**  
Senior Loan Originator  
NMLS: 225342  
[gary.hawk@residentialbancorp.com](mailto:gary.hawk@residentialbancorp.com)  
CALL ME TODAY!  
(330) 526-2028



**Christine Schell**  
Senior Loan Originator  
NMLS: 292286  
[christine.schell@residentialbancorp.com](mailto:christine.schell@residentialbancorp.com)  
CALL ME TODAY!  
(330) 526-2017



**Toby Hoy**  
Senior Loan Originator  
NMLS: 210853  
[toby.hoy@residentialbancorp.com](mailto:toby.hoy@residentialbancorp.com)  
CALL ME TODAY!  
(330) 323-2445

5686 Dressler Rd. NW North Canton, OH 44720 | NMLS: 210853 | License: MBMB.850033.000/SM.501265.000

©2020 Residential Bancorp, LLC. All rights reserved. NMLS is a registered trademark of the National Automated Clearing House Association (NACHA). For more information on our services, please visit [www.residentialbancorp.com](http://www.residentialbancorp.com). Residential Bancorp is an Equal Opportunity Lender. All loans are subject to credit review and underwriting. All programs, terms and interest rates are subject to change without notice. Equal Housing Opportunity.

JANUARY 13, 2021

- Approved the financials.
- Approved the membership reports.
- Approve the consent agenda (committee reports).
- Approve the MLS Now proposed bylaw change which better defines “Large Shareholder Board Directors” and “Small Shareholder Board Director”. This was a vote to be cast as a shareholder Board of MLS Now.
- Approved a change to the composition of the Past Presidents’ Committee to consist solely of Past Presidents’ who are primary active SCAR members, as well as retired/inactive Past Presidents who were primary SCAR members at the time their membership terminated.

New Salespersons

Chantal Meighen Keller Williams Legacy Group  
Daniel Jendrisak Keller Williams Legacy Group  
Denise Berry Highpoint Real Estate Group  
Jacob Whitacre Kiko Company  
Jacqueline Waikem Keller Williams Legacy Group  
Katherine Steiger Berkshire Hathaway Northwood Realty  
Matthew Nero Berkshire Hathaway Northwood Realty  
Melissa Jarvis Rustic Roots Real Estate  
Michael Thomas Cutler Real Estate – Alliance  
Nicole Hansen Stevens & Associates  
Omar Mahmoud Berkshire Hathaway Northwood Realty  
Patricia Cole Niebel Realty  
Shannon Atkinson Cutler Real Estate – Carrollton  
Terisa Slater Action Realty Company  
Tristian Bourdess Berkshire Hathaway Northwood Realty  
Tyler McCellan Keller Williams Legacy Group  
Valerie Moses Berkshire Hathaway Northwood Realty

Secondary Membership

LaKesha Cunningham Keller Williams Greater Columbus Realty

## Red Door Galore!

In Scotland, there is a common custom of painting your door red whenever you pay off your mortgage, according to Seth Williams.



Anyone local who owns a home knows about this custom — so, next time you’re in Edinburgh, keep an eye out for homeowners who reached this important milestone.

Source: [Inman](#)

An advertisement for First Meridian Title Agency. It features a collage of photos at the top showing people in various settings: a woman at a desk, a person in a wheelchair, and a person at a computer. Below the photos is a photo of two women smiling. To the right of the women's photo is a list of services under the heading "WE CAN HELP WITH:". At the bottom left, there is contact information: (330) 505-1181, ORDERS@FM-TITLE.COM, and WWW.FM-TITLE.COM. At the bottom right, the logo for "FIRST MERIDIAN TITLE AGENCY" is displayed.

## MEMBERSHIP REPORT CONTINUED

### Membership Transfer

Alisha Hall Berkshire Hathaway Northwood Realty  
 Delbert Schlabach Keller Williams Legacy Group  
 Donald Newell Berkshire Hathaway Northwood Realty  
 Douglas Rodgers Berkshire Hathaway Northwood Realty  
 Erin Kell RE/MAX Pathway  
 Kathleen Cahill EXP Realty  
 Melissa Kollar Dimmerling Realty & Auctioneers  
 Shawny Taysom Berkshire Hathaway Northwood Realty

### Office Transfer

Britt Greenfield EXP Realty  
 Candance Adams Keller Williams Legacy Group  
 Chena Lord RE/MAX Edge  
 Gregory Martin Keller Williams Legacy Group  
 Kristy Trentman ACC Realty  
 Mercedes Campbell Keller William Chervenik – Warren  
 Patricia Smith Howard Hanna – Warren  
 Robert Easton RE/MAX Pathway  
 Sandra Doppelheuer Cutler Real Estate – Alliance  
 Timothy Wolfe Wolfe Appraisal & Consulting

### Membership Cancellations

Altobelli Real Estate Office  
 Ashley Bettis  
 Becky Wolfe  
 Bridget Hambleton  
 Carla Ponikvar  
 Christina Chishler-Davis  
 Christina Pitoscia  
 Cynthia Dorman  
 Dan Alvarez  
 David Best  
 Dee Haren  
 Dennis Bachtel  
 Elaine Smith  
 Gabriella Hein  
 Janet Unkefer  
 Jeannette Jentgen  
 Jeannette Jentgens  
 Jeff Crowley  
 John Eaton  
 John Marinucci  
 John Tricomi  
 Ken Silvis  
 Lenna Pilgrim  
 Linda Wise  
 Melinda Tarter  
 Melissa Alvarez  
 Melissa Palmer  
 Montana Lynn  
 Robert Varner  
 Sarah Conroy  
 Stephanie Dietelbach  
 Traci Petillo  
 Vickie Wooden  
 Yiming Zhang



## YOUR REALTOR® BENEFITS



### **Right Tools Right Now Initiative**

In light of the challenges presented by COVID-19, and its impact on the real estate industry, NAR is taking steps to support members through these uncertain times. The Right Tools, Right Now initiative, which was activated once before in 2009, makes new and existing NAR products and services available for **FREE or at significant discounts** – right now – and is available to REALTORS®.

The program includes products, resources and services from all areas of the Association, including:

- [Webinars](#) to help you manage your finances;
- [Education courses](#) to expand your skills;
- Timely [market reports](#) to inform your business and clients.
- [Digital tools](#) for transactions and marketing

**CLICK HERE** 

### **Free Legal Assistance**

One of the primary benefits of Ohio REALTORS® membership is the ability for all principal brokers and office managers to have access to Ohio REALTORS® Legal Assistance Hotline. A password is required. If you've forgotten your password contact Arica Jones at [jones@ohiorealtors.org](mailto:jones@ohiorealtors.org). [click here](#)



Free unlimited tech support provided by Ohio REALTORS®. The number to call is 877.562.3160. [Click here for information](#)



The Center for REALTOR® Financial Wellness is a resource designed exclusively to meet the specific financial planning needs of REALTORS®. This comprehensive program includes education materials and resources for wealth building, business planning, and investing in real estate.

[Click here for information](#)





## IS THIS ARBITRABLE?

Broker A, acting as the agent for an out-of-state corporation, listed for sale or lease a 100,000 square foot industrial facility. The property was marketed offering compensation to both subagents and buyer/tenant agents. Over a period of several months, Broker A made the availability of the property known to XYZ Company and, on three (3) separate occasions, showed the property to various operational staff of XYZ Company.

After the third showing, the vice president of finance asked Broker A to draft a lease for his review with the president of XYZ Company and its in-house counsel. The president, upon learning that Broker A was the listing agent for the property, instructed the vice president of finance to secure a tenant representative to ensure that XYZ Company was getting “the best deal.”

One week later, tenant representative Broker T presented Broker A with the same lease that Broker A had previously drafted and the president of XYZ Company had signed. The lease was accepted by the out-of-state corporation. Upon payment of the lease commission to Broker A, Broker A denied compensation to Broker T and Broker T immediately requested arbitration claiming to be the procuring cause.



**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](http://www.clearhomeinspection.com) OHI.2019005236

HSTI NRSB

CLICK HERE FOR  
THE ANALYSIS  
ANSWER

HOSTED BY THOMAS M. ZANIO

The Ohio REALTORS Local Government Forum hosted one of the nation's leading tax experts, Thomas M. Zaino, during our 2021 Virtual Winter Conference to provide an overview on Ohio property taxation.

Zaino, managing member and founder of Columbus-based tax law firm Zaino Hall & Farrin, LLC, shared insight on the state's property tax structure, focusing on the reappraisal and appeal process.

Additionally, you can [CLICK HERE](#) to view Zaino's PowerPoint and [CLICK HERE](#) to review Ohio's Real Property Tax Valuation Cycles.



Click here to read online  
Source: Ohio REALTORS®

OF OHIO REALTORS

Ohio REALTORS -- please be advised that a malicious email was discovered today, disguised as a "License Renewal" sent by "Ohio Realtors". The spammers behind these attempts are getting really good at their game, so please do not be fooled by this message, or future phishing email attempts. The email addresses are always cleverly disguised as Ohio REALTORS (or a facsimile), but actually come from another address.

How to detect a fake, phishing email:

- Check the actual sending email address by hovering your cursor over the senders name in Outlook, or look for an email address enclosed by "< >," or attempt to forward the message to reveal the sender, and then cancel. Emails from Ohio REALTORS will come from @ohiorealtors.org addresses, with very few exceptions.
- Ohio REALTORS emails will typically include our logo, and likely other graphics, in our official colors.
- Ohio REALTORS emails will include links to our official sites and partners, not gibberish sites.

When in doubt, contact Ohio REALTORS at:

- info@ohiorealtors.org
- oar@ohiorealtors.org
- techsupport@ohiorealtors.org
- or the Tech Helpline:  
Phone: 877.562.3160  
Chat: http://chat.techhelpline.com  
Hours: Weekdays from 9AM-8PM; Saturday 9AM-5PM



Click here to read online  
Source: Ohio REALTORS®

I DON'T KNOW!

By Marilou Butcher Roth, Master Coach

Many years ago, during one of my coaching trainings, I found myself in this rather uncomfortable place of “I don’t know.” My lack of knowing was not attached to any particular topic, but rather a broader perspective. I felt as if nothing was spelled out, and, the onset of this experience was not making me happy. Because it occurred during a training where we were learning coaching skills along with learning about ourselves, I was able to shift into a much different space. From a place of discomfort and unknowing, to a spacious experience of possibility. Hopefully this makes sense. I realized not only that I didn’t need to have answers, I actually could relax into the feeling of letting things happen. Much nicer! I have kept this felt experience with me since that time, allowing my “I don’t knows” to unfold, rather than freaking out (aka - control). The key to this shift seemed to be curiosity. By asking myself clear and authentic questions, I was able to find a much easier place to co-exist with the blaring “I don’t know!”

Most recently, I am finding myself speaking “I don’t know” quite frequently. It seems to be mostly around COVID, along with a touch of political events. Hmm...is it OK to see certain family members -- “I don’t know.” How do I feel about \_\_\_\_\_ -- “I don’t know.” Honestly, it’s happening all of the time. And, this particular “I don’t know” does not feel spacious or full of possibility. It feels yucky! That is a technical term, of course.

Here is what I am wondering about -- how can this new edition of “I don’t know,” feel more open? How can I relax into these words and feelings without the worry? Now, I will tell you, as of yet, I haven’t arrived at any particular answer. What I have discovered is that as I acknowledge the places of unknowingness, they do not seem to be having the same impact as before. I have yet to feel the spaciousness, however, progress is being made.

Have you been experiencing your own version of “I don’t know?” If so, how can you bring curiosity into that space? What questions might you ask yourself. Bringing curiosity into the equation seems to be my best direction. If nothing else, realizing for yourself that it is truly okay to not know. You do not have to have all of the answers immediately. Play along with me to find ease around this. Did this help you? I don’t know!!!

**Call Your Local Mortgage Loan Team**

 <b>Laurie Corbit</b> Mortgage Originator 330-495-6193 NMLS #1370603	 <b>Dan Eshler</b> Vice President Mortgage Services Mgr 330-704-8993 NMLS #426033	 <b>Laurie Lovell</b> Mortgage Originator 330-592-6998 NMLS #589829	 <b>Becca Sims</b> Mortgage Originator 330-428-3431 NMLS #1147937
---	---	--	--

**We Do It All!**  
New Construction • Conventional • FHA • VA • USDA

**CONSUMERS**  
National Bank  
ConsumersBank.com

**FDIC**

Click here to read online

Source: Ohio REALTORS®

Click here to read online

Source: REALTOR® Magazine

OPTIONS AS DEMAND SURGES

The pandemic has fueled an increase in demand for immersive 3D home tours as a way for buyers to shop for homes for sale online from afar. Realtor.com® says virtual tours have become the most helpful technology feature when deciding on a new home, according to a survey of home shoppers.

In response, realtor.com® announced on Tuesday that it was adding two new technology providers, Asteroom and CloudPano, to help real estate pros and brokerages add more 3D home tours to their listings. Realtor.com® already allows real estate pros to upload Matterport tours, giving users three options to include 3D tours with their listings at realtor.com®.

“Concerns around the pandemic certainly heightened the demand for 3D tours, as many home shoppers wanted to explore the home but didn’t feel comfortable visiting in person,” says Rachel Morley, chief product officer at realtor.com®. “However, they are more than just a COVID solution—they are now an important option for consumers during their home buying journey ... which we know leads to more views and better engagement.”

Listings with virtual tours receive 17% more views per property, realtor.com® research has found. Also, in December 2020, listings with 3D tours on realtor.com® have surged 227% since the pandemic began in March of last year.

3D tours can help home shoppers click into homes for sale online and get a better feel for the flow of a space and explore it in 360-degree views. Asteroom, CloudPano, and Matterport also use smartphone cameras to enable quick scanning that doesn’t require pricier, specialized equipment to capture such tours, realtor.com® notes.

“By providing agents with low-cost, easy-to-use options, realtor.com® will increase the accessibility and availability of 3D tours on its listings,” realtor.com® said.

**S.W.A.T.**  
ENVIRONMENTAL  
Soil, Water, and Air Technologies

**RADONOHIO.COM**  
1-800-NO-RADON  
(800) 667-2366

**RADON REDUCTION SYSTEMS**

- FREE ESTIMATES
- CERTIFIED TECHNICIANS
- FOLLOW UP TESTING AVAILABLE

**HOME SWEET HOME**  
**Safe**

**Half of Ohio Homes Have High Levels of Radon**

**DON'T LET RADON DELAY YOUR CLOSING CALL SWAT TODAY!**

FROM 2020 YOU NEED TO KNOW.

By Lisa Yelichek, Chief Executive Officer

Virtually all of us are happy to have 2020 behind us for many reasons and are looking for a brighter 2021. With the new year comes some important updates to the National Association of REALTORS® Code of Ethics that you need to be aware of and remember in your daily duties in your career as a REALTOR®.

During the social unrest throughout the nation in late spring and summer of 2020, NAR, and state and local associations across the country received an unprecedented number of complaints about REALTORS® posting discriminatory speech and conduct online, especially on social media. NAR listened and their Professional Standards committee went to work on the discussion of race and real estate. After many meetings and discussions, a new Standard of Practice (S.O.P.) under Article 10 was presented to the NAR Board of Directors and voted upon, with an effective date of November 13, 2020...

**“Standard of Practice 10-5: REALTORS® must not use harassing speech, hate speech, epithets or slurs based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.”**

The Rationale for this new S.O.P. directly flows from the requirement to not deny equal professional services of be parties to a plan to discriminate. Specifically, bias against protected classes revealed through the public posting of hate speech could result in REALTORS® not taking clients from certain protected classes and not treating them equally, which would lead to violations of the Fair Housing Act due to overt discrimination or disparate impact.

Article 10 reads...

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS®, in their real estate employment practices shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity.

**In addition, Membership Policy Statement 29 in the Code of Ethics and Arbitration Manual was amended to expand applicability of the Code of Ethics to all of a REALTOR®’s activities (strikeouts indicate deletions, underscoring indicates additions)...**

**“29. *Applicability of the Code of Ethics to non-real estate related activities***

~~While REALTORS® are encouraged to follow the principles of the Code of Ethics in all of their activities, A REALTOR® shall be subject to disciplinary action under the Code of Ethics only with respect to real-estate related~~ **all of their activities** and transactions involving the REALTOR®.

The Rationale for this update is that Policy Statement 29 limited the applicability of the Code to real estate-related activities and transactions involving REALTORS®. As such, a member could engage in conduct and speech that is discriminatory and abhorrent, but unless it could be tied to a real estate-related activity or transaction, the Code of Ethics, specifically Article 10, did not apply. This revised policy expands applicability to all of a REALTOR®’s activities.

Lastly, the definition of “Public Trust” was expanded to include all discrimination against the protected classes under Article 10 of the Code of Ethics and all fraud, and to limit the reporting requirement to final ethics decisions involving real estate-related activities and transactions.

The rationale for this expansion was that up to the change, the definition of “public trust” included demonstration misappropriation of client of customer funds or property, willful discrimination, or fraud resulting in substantial economic harm.

Continued on next page...



FROM 2020 YOU NEED TO KNOW.

The expansion of the definition now includes all discrimination against the protected classes under Article 10, and all fraud. As a result, the Association would be required to share with the Ohio Division of Real Estate, final ethics decisions holding REALTORS® in violation of the Code of Ethics in instances involving real estate-related activities and transactions, and where there is reason to believe the public trust, as expanded, may have been violated. This is recommended so the Ohio Division of Real Estate, and other governmental agencies as recommended by the Association are made aware of any findings of a violation of the Code of Ethics involving discrimination; but only where the discrimination is related to real estate activities and transactions. This leaves discrimination related to real estate actionable under the Code and license law but addresses the concern that the regulatory agency is being asked to act on personal, ethical matters which may be beyond the scope of license law.

Concerns raised from membership:

**“Doesn’t this limit my right of free speech as established by the First Amendment?”**

No. The First Amendment provides that neither the U.S. Congress nor any state may abridge the freedom of speech of American Citizens. With some exceptions, the First Amendment does not prohibit a private organization from restricting the speech of its members, employees, or users. NAR is a private association that is supported by dues from its members, is not exercising any governmental function, and has no subpoena power or other powers generally available to state agencies. The First Amendment does not preclude NAR from imposing this ethical duty as a condition of membership.

**“I should be able to say whatever I want on my personal social media profile. It doesn’t affect my ability to do my job.”**

REALTOR®’s speech/conduct reflect on the REALTOR® organization, whether said publicly on a business social media page or privately on a personal one. Always remember the Golden Rule in the NAR Code preamble and remember that by pledging with your membership to abide by the Code of Ethics, the highest principles and ethics of REALTORS® must be followed in all your activities and can’t be abandoned in a profession protecting the best interest of consumers.

Put simply, when one REALTOR® engages in discriminatory speech and conduct, those actions demonstrate to consumers that they represent the actions of REALTORS® collectively. The REALTOR® brand is built on ethics and integrity. Discriminatory speech and conduct to the contrary depletes the strength of that brand. We must set the bar high and communicate those elevated standards to protect the REALTOR® brand and ensure its strength for years to come. These policies are one very impactful way we can advance equity and fairness in the real estate industry and ensure access to the American Dream for all.

Additionally, this change does not mean the Code of Ethics will apply in all portions of a REALTORS® personal life as many of the Code’s provisions are specifically tied to real estate and real estate transactions.

**“Standard of Practice 10-5 doesn’t see to have anything to do with Article 10. I can say what I want and still not discriminate against clients that are members of the protected classes. How does this new Standard of Practice fit?”**

Standard of Practice 10-5 directly flows from the requirement to not deny equal professional services or be parties to a plan to discriminate. Specifically, disparaging a particular protected class is evidence of one’s inability to treat them equally. In addition, bias against protected classes revealed through the public posting of hate speech could result in REALTORS® not taking clients from certain protected classes or, if taking them, not treating them equally, which would lead to violations of the Fair Housing Act due to overt discrimination or disparate impact.

**“Doesn’t this mean that if I post my opinion online and someone doesn’t agree with it, that I can lose my membership and be forced out of the business?”**

As with any alleged Code violation, ethics complaints alleging a violation of Article 10 as interpreted by S.O.P. 10-5 will be processed consistent with the local or state association’s professional standards enforcement process, which affords all parties a full and fair opportunity to present their case, defend themselves, provide evidence and witnesses, and be represented by counsel.

**2021 COMMITTEE ROSTERS**

CURRENT AS OF 1/26/21

If you do not see your name and would like to be involved, please email Lisa Yelichek at lyelichek@starkrealtors.com. We would love to have you!

**LEADERSHIP DIVISION**

**Interim Board of Directors**

Rich Cosgrove, President  
 Marlin Palich, 1st Vice President  
 Lisa Yelichek – Staff Liaison

Michael Cramer  
 Fran Cunningham  
 Emily Levitt  
 Jayne Fenstermaker  
 Arden Lingenhoel  
 Darlene Mink-Crouse

Kyle Oberlin  
 Susan Schmidt  
 Linda Sigler  
 David Zamarelli  
**Ohio REALTORS® Directors**  
 Robyn Clark  
 Rich Cosgrove  
 Fran Cunningham (permanent)  
 Kyle Oberlin  
 Emily Levitt  
 Arden Lingenhoel  
 Joey Marino III  
 Dale Marks (permanent)  
 Darlene Mink-Crouse (permanent)  
 Marlin Palich  
 Tricia Reed  
 Linda Sigler  
 Debi Zeren

**Past Presidents**

Joey Marino III - Chairman  
 Marlin Palich – Director Liaison  
 Lisa Yelichek – Staff Liaison  
 Patricia Augustine

Deborah Barber  
 Mary Lou Bendroth  
 Carol Ann Bonk  
 Beth Campbell  
 Kathy Cook  
 Dan Crouse  
 Fran Cunningham  
 Beth Campbell  
 Kathy Cook  
 Dan Crouse  
 Fran Cunningham  
 Jay Cutler  
 Jayne Fenstermaker  
 Stephen Ferrebee  
 Jerry Florio  
 Bryan Foskie  
 Marty Galentine  
 Bob Good  
 Norma Good  
 Shari Harrell  
 JoAnn Hopick  
 Merle Jeffers  
 Lenny Lawrence  
 Marlene Lewis  
 Theresa Liguori-Thompson  
 Joe Lorenz  
 Andrea Lupton  
 Don Maltese  
 Bernice Marino  
 Dominic Marino  
 Dale Marks  
 Dee Matthews  
 Merylyn McCallister  
 Paul Mikula  
 Darlene Mink-Crouse  
 Rich Motts

**2021 COMMITTEE ROSTERS**

CURRENT AS OF 1/26/21

Jay Nicholas  
 Linda Parker  
 Rick Perkins  
 Bob Ramsier  
 Bruce Schorsten  
 Jessie Scott  
 Yvonne Smith  
 Roger Snodgrass  
 Byron Stavrou  
 Cheryl Stevens  
 Sony Taylor  
 Julie Vugrinovich  
 William Zamarelli  
 Deborah Zeren

**Ohio REALTORS® Directors**

Robyn Clark  
 Rich Cosgrove  
 Fran Cunningham (permanent)  
 Kyle Oberlin  
 Emily Levitt  
 Arden Lingenhoel  
 Joey Marino III  
 Dale Marks (permanent)  
 Darlene Mink-Crouse (permanent)  
 Marlin Palich  
 Tricia Reed  
 Linda Sigler  
 Debi Zeren

**Ohio REALTORS® Alternate**

**Directors**  
 Michael Cramer  
 Susan Schmidt

**State Political Coordinators**

Jim Camp – Rep. Scott Oelslager  
 Fran Cunningham – Rep. Michael O'Brien

**State Political Coordinators**

Jim Camp – Rep. Scott Oelslager  
 Fran Cunningham – Rep. Michael O'Brien  
 Janice Fleming – Sen. Frank Hoagland  
 Lenny Lawrence – Sen. Kirk Schuring  
 Emily Levitt – Rep. Reggie Stoltfus  
 Michael Loychik Sr. – Rep. Michael Loychik  
 Joey Marino – Rep. Thomas West  
 Darlene Mink-Crouse – Sen. Sandra O'Brien  
**Federal Political Coordinators**  
 Marlin Palich – Congressman Bill Johnson

**Special Awards Committee**

No Chairman yet  
 Sam Magiassos, Vice Chairman  
 Lisa Yelichek, Staff Liaison

**GOVERNMENTAL AFFAIRS DIVISION**

**Community Outreach Committee**

No Chairman yet  
 Michelle Knox, Vice Chairman  
 Linda Sigler, Director Liaison  
 Roberta Hiller – Staff Liaison  
 Todd Brainard  
 Sara Brugler-Lewis  
 Dave Dolan  
 Deanna Eccard  
 Donald Fatobene  
 Brian Graygo  
 Crystal Keefer  
 Christine McCann  
 Jennifer Mullen  
 Morgan Stuart  
 Glenda Willis

2021 COMMITTEE ROSTERS

2021 COMMITTEE ROSTERS

CURRENT AS OF 1/26/21

**Legislative Affairs  
Committee**

Steve Neisel, Chairman  
 Steve Ferreebe – Vice Chairman  
 Arden Lingenhoel, Director  
 Liaison  
 Roberta Hiller – Staff Liaison  
 Alicia Angelo  
 Jim Camp  
 Fran Cunningham  
 Janice Fleming  
 Jeff Hasapis  
 Jim Hinton  
 Scott Killy  
 Todd Kotler  
 Lenny Lawrence  
 Emily Levitt  
 Michael Loychik Sr.  
 Andrea Lupton  
 Joey Marino  
 Darlene Mink-Crouse  
 Chris McCann  
 Marlin Palich  
 Shirley Pikus  
 Kristin Smith  
 Scott Rawlings

**RPAC Committee**

Amanda Talkington – Chairman  
 Emily Levitt – Director Liaison  
 Roberta Hiller – Staff Liaison  
 Todd Brainard  
 Fran Cunningham  
 Brian Graygo  
 Pauline Kurtz  
 Karen Mamula  
 Chris McCann  
 Chris Roman

**State Political Coordinators**

Jim Camp – Rep. Scott Oelslager  
 Fran Cunningham – Rep. Michael

O'Brien Janice Fleming – Sen. Frank  
 Hoagland Lenny Lawrence – Sen. Kirk  
 Schuring Emily Levitt – Rep. Reggie  
 Stoltfus

Michael Loychik Sr. – Rep. Michael  
 Loychik Joey Marino – Rep. Thomas  
 West  
 Darlene Mink-Crouse – Sen. Sandra  
 O'Brien

**Federal Political Coordinators**

Marlin Palich – Congressman Bill  
 Johnson

**PROFESSIONAL STANDARDS**

**DIVISION**

**Grievance Committee**

Tricia Reed (21) – Chairman  
 Lisa Lingenhoel (23) - Vice Chairman  
 Jayne Fenstermaker (22) – Director  
 Liaison Lisa Yelichek – Staff Liaison

Michael Cramer (23)  
 Mercedes Dunne (23)  
 Patty Dutton (21)  
 Lori Evans (21)  
 Catherine Flaughers (22)  
 Debi Gulling (23)  
 Marcy Klee (23)  
 Ginger Kuhn (23)  
 Pauline Kurtz (22)  
 Savas (Sam) Magiassos (21) Christine  
 McCann (23)  
 Meghan McDonald (22)  
 Betty Niebel (23)  
 Melissa Parker (21)  
 Scott Rawlings (23)  
 Melinda Reiss (21)  
 Jason Saal (23)  
 Mark Seibert (21)

**Mediators**

Beth Campbell Lori Kiko Yvonne  
 Smith

**Ombudsmen**

Theresa Liguori-Thompson Andrea  
 Lupton  
 John Nader Sony Taylor

**Professional Standards**

**Committee**

Rick Perkins (23) – Chairman  
 David Zamarelli (22) – Director  
 Liaison Lisa Yelichek – Staff Liaison

Steve Ferreebe (22)  
 Jayne Gregory (22)  
 Patti Helmick (21)  
 Michelle Knox (23)  
 Theresa Liguori-Thompson (23)  
 Andrea Lupton (21)  
 Davie Maltese (22)  
 Patricia McLean (21)  
 Jeri Miller (21)  
 Jackyln O'Meara (21)  
 John Phillips (23)  
 Sony Taylor (21)  
 Rhesa Toth (21)  
 Lisa Trummer (22) Anna Van Dyke  
 (23) John Vodopich (22)  
 Deborah Zeren (23)

**EDUCATION/EVENTS**

**DIVISION**

**Education/Events Committee**

Amy McConnell, Chairman  
 Jason Saal, Vice Chairman  
 Trisha Adams – Staff Liaison

**Anna Barrick-Lavy**

Katie Bloom  
 Robyn Clark  
 Brenda Day  
 Sandy Doppelheuer  
 Arthur Duhaime  
 Carrie Griffin  
 Nikki Harris  
 Courtney Hatfield  
 Stacy Hoffman  
 Toby Hoy  
 Melanie Kidder  
 Scott Killy  
 Tracy Kleve  
 Ginger Kuhn  
 Dana Motts  
 Melissa Parker  
 Kathy Rainieri  
 Mike Sakotas  
 Sam Shaheen  
 Morgan Stuart  
 Stephanie Weston  
 Lynanna Woodling-Superak

**Norma L. Good Scholarship  
Committee**

Susan Schmidt (21) – Chairman & DL  
 Sam Magiassos (23) – Vice Chairman  
 Trisha Adams - Staff Liaison

**Charlyn Bridges (21)**

appointee  
 appointee  
 appointee

## 2021 COMMITTEE ROSTERS

## AND NEED TO KNOW INFORMATION

## Affiliate Committee

Christine Schell – Chairman  
 Anna Barrick Lavy – Vice Chairman  
 Rich Cosgrove – Director Liaison  
 Collene Burgess – Staff Liaison

David Dolan  
 Arthur Duhaime  
 Ronda Egert  
 Steven Flaughers  
 Kendra Hamel  
 Jamie Haren  
 Kristina Horn  
 Amy Kleptach  
 Todd Kotler  
 Dana Motts  
 Amy Mowrer  
 Barry Sigler  
 Fran Mucci  
 Taylor Pugh  
 Kathy Rainieri  
 Jeff Schaeffer  
 Kristin Smith  
 Morgan Stuart  
 Brady Yoder

## YPN Committee

Courtney Hatfield – Chairman  
 Christian Lamb – Vice Chairman  
 Emily Levitt – Director Liaison  
 Alana Watkins – Staff Liaison

Monique Brown  
 Erika Caillet  
 Robyn Clark  
 Ronda Egert  
 Julie Ferrara  
 Mackenzie Fout  
 Nicole Hatfield  
 Crystal Keefer  
 Jenna Montisano  
 Kyle Oberlin  
 Stephanie Owens  
 Taylor Pugh  
 Lyndsey Rainey  
 Morgan Stuart  
 Michele Svegliato  
 Marisa Tilton  
 Holly Van Riper  
 Brady Yoder

## NAR Fairhaven Simulator:

Have you heard about NAR's Fairhaven Simulator? The town of Fairhaven is a fictional town designed to have REALTORS® explore, access, and combat housing discrimination. This fully interactive simulator will address issues based off real scenarios to help combat discrimination and provide customized feedback to incorporate fair housing interactions in everyday situations.

Ready to visit Fairhaven? **CLICK HERE** to get started.

NAR Center for Financial Wellness LIVE: Tax Summit  
 NAR's Center for Financial Wellness is having a live, four-part series Tax Summit event, starting on Wednesday, February 3rd. This event will help new agents save money and prepare for the upcoming tax season.

For more information, or to register for this event, please **CLICK HERE**.



**Yes, it is!**

IS THIS  
ARBITRABLE  
ANALYSIS

The Hearing Panel should consider Broker A's initial introduction of XYZ Company to the property, Broker A's contact with XYZ Company on an on-going basis, and whether Broker A initiated the series of events which led to the successful lease.

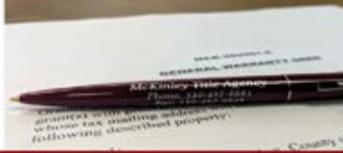


Given the above facts, Broker A will likely prevail. Agency relationships are not synonymous with nor determinative of procuring cause. Representation and entitlement to compensation are separate issues.

**McKINLEY  
TITLE AGENCY, INC.**  
2732 FULTON DRIVE NW, CANTON, OH 44720  
(330) 497-8883

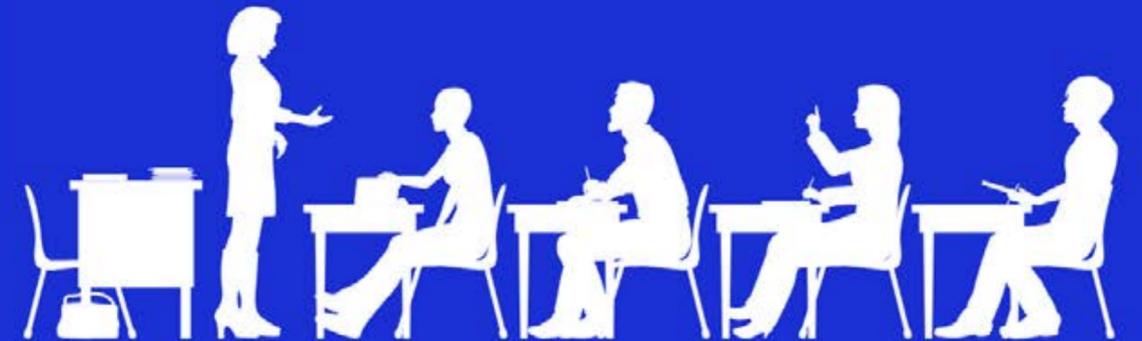
Janice Rich - Title Agent / Office Manager  
jrich@mckinley-title.com  
Brenda Carpenter - Escrow / Closings  
bcarp@mckinley-title.com  
Dannette Stone - New Orders / Title Processing  
dston@mckinley-title.com

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.




# NORMA L. GOOD SCHOLARSHIP (NLG) FUND

Are you trying to further your education in Real Estate? Are you a SCAR Member in good standing? Have you served on a SCAR committee within the last 2 years? Then you could be eligible for a NLG Scholarship!



FOR MORE INFORMATION PLEASE VISIT  
[WWW.STARKREALTORS.COM](http://WWW.STARKREALTORS.COM) AND CLICK **MEMBER BENEFITS**

LEARN THE BACKGROUND OF THE NLG SCHOLARSHIP FUND AND  
ELIGIBILITY REQUIREMENTS

# FOREWARN



## SAFER SHOWINGS SMARTER ENGAGEMENTS

THE APP THAT PROVIDES REAL ESTATE AGENTS INCREASED SAFETY AND EFFICIENCY!

- ▶ Understand risk by verifying your prospect prior to showing a property, including any past criminal history.
- ▶ Verify your customer's profile to better serve each customer efficiently and effectively.

### THE VALUE OF INSTANT DUE DILIGENCE WITH FOREWARN

Know your prospect... *in seconds*

-  Reverse incoming call to verify prospect (name, phone, and address)
-  Instantly search for criminal history
-  Verify financial risks (bankruptcies, liens, judgments, and foreclosures)
-  Verify current assets (properties and vehicles)

Agents can properly and safely plan for showings with a higher level of confidence.

FOREWARN is not a "consumer reporting agency" and its services do not constitute "consumer reports," as these terms are defined by the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. ("FCRA"). FOREWARN services may not be used in whole or in part as a factor in establishing an individual's eligibility for credit, insurance, employment nor for any other purpose under the FCRA.

Contact Us Today!

www.FOREWARN.com | sales@forewarn.com | 888-424-9276

©2019 FOREWARN, LLC. All rights reserved.



## Thank you to our 2021 Affiliate Sponsors, Your Partners in Business!

### Platinum

[717 Credit Union](#)  
[Canton Repository](#)  
[Clear Home Inspection](#)  
[Commercial and Savings Bank](#)  
[Consumers National Bank](#)  
[Dollar Bank](#)  
[First Meridian Title](#)  
[McKinley Title Agency, Inc.](#)  
[Ohio Real Title](#)  
[Patriot Title Agency](#)  
[Residential Bancorp](#)

### Gold

Farmer's National Bank

### Silver

S.W.A.T. Environmental

### Bronze

Loan Depot  
First Federal Community Bank  
Stark Federal Credit Union  
First Federal Community Bank  
Full Service Property Inspections

The Affiliate Sponsors, Your Partners in Business help fund continuing education programs and numerous social events that members enjoy throughout the year.

