



Get Ready.



September 2010
Volume 4, Issue 9

Dayton, Ohio Chapter
Chartered 1952
2004 - 2009 WCR Chapter Excellence Award Winner
www.WCRDayton.org, www.WCR.org

We are a network of successful Realtors empowering women to exercise their potential as entrepreneurs and Industry leaders.



September 2
New Member Orientation
11:00 a.m. One Lincoln Park

September 2
Aging and the Economy
11:30 a.m. One Lincoln Park

September 9
Governing Board Meeting
11:30 a.m. DABR

September 11
WCR Ohio Chapter Fall Meeting
Cincinnati

September 12-15
Ohio Association of Realtors Annual Convention and Expo
Cincinnati

October 7
Dayton Development Coalition
11:30 a.m. Moraine Country Club

October 14-15
WCR Ohio Chapter Leadership Retreat
Bravo's Cucina Italiana and Cox Arboretum



Aging and the Economy

National Grandparent's Day is September 12th. What an appropriate time to address senior housing market issues. So the question was addressed to Eva Garman, One Lincoln Park and WCR member, "How are seniors being affected by the current housing market and the economy?" Eva has a lot of passion for this subject and is eager to share. Along with Ray Copenheaver, Long Term Care Insurance Agency, Eva and Ray will address many of the issues the elderly are facing during our September 2nd WCR Business Resource Meeting.

Some reports suggest the Great Recession is bypassing seniors. Many seniors are returning to work or delaying plans to retire. Let's take a look at how the current economy and housing market is affecting our 'aging' homeowner. Many homeowners working towards retirement have begun to realize that putting a large part of their nest egg in one basket has put their financial stability in question. Many elderly plan to use the hard earned equity in their homes to finance a retirement home, condo, or assisted facility; many plan to utilize reverse mortgage or equity conversion products as needed income. The problem for some is declining housing values. Many homeowners face problems when they owe more mortgage than the home is worth. But when this happens to the elderly and those approaching retirement age, the consequences can be financially and emotionally devastating. It is imperative that our elderly and those facing retirement seek professional assistance from their Senior Real Estate Specialist or Senior Housing Specialist, accountant, financial planner and of course their Long Term Care Insurance providers to make sure that their financial plan is on the right track.

Happy Grandparent's Day!

Sheila Crane
2010 Local Chapter President





Mark Your Calendar Oct 14 —15 Ohio State Leadership Retreat

President
Sheila Crane
Real Living Realty Services
937-431-2552
Sheila.crane@realliving.com

President-Elect
Deb Sasser
Coldwell Banker Heritage
937-718-7130
dlsasser@aol.com

Vice-President Membership
Diane Carter
Better Homes & Gardens Realty
937-307-5406
dianec2428@earthlink.net

Secretary
Carolyn Jackson
Real Living Realty Services
937-477-8262
homes@carolynPJ.com

Treasurer
Mary Burr
ORET-Ohio Real Estate Title
937-602-9581
937-878-4333
mburr@oret.com

2010 Ohio Chapter Pres-Elect
Young Kim
Young Kim Realty
937-433-5335
Young@YoungKimRealty.com

This year it is our privilege to host WCR members and leaders from 9 different cities for the Leadership Training and orientation in Dayton. Traditionally state leadership orientation takes place at the home town of next year's state chapter president. We are hosting the event since our member, Young Kim, will be serving as 2011 Ohio State Chapter President,

On Thursday, October 14th we will have dinner at Bravo's (Dayton Mall) and networking, and on the 15th we will have meetings and leadership training all day, including a tour of Cox Arboretum.

Anyone who is interested in WCR is welcome to attend this event for only \$20 (and dinner is an additional \$20). We hope that every member will help, support, and attend this event to welcome our out of town WCR members.



It's 5:00 Somewhere Happy Hour



Mark your calendars for the next
"It's 5:00 Somewhere" Happy Hour!
Great networking and business idea exchange opportunity!!

Wednesday, Sept 22nd from 4-6
Savona (79 S Main St, Centerville)
\$3 special wine pours and 1/2 price Flatbread apps.



"Clothes That Work" Spotlight—October

The September spotlight item will be Coats. And thanks to you, we have donated over 600 items this year!



Welcome!

A BIG welcome to new members:
Angela Rannells—Real Living
Becky Campbell—Hallmark Title
Elaine Zimmers Johnson—Montgomery County



Remember to
support our
Affiliate Members!
Let's all work together to
make it happen.

If you have news to share or something you'd want to put in the newsletter, please contact Diane Carter at 307-5406.

Keep up to date by checking our website often!

www.wcrdayton.org

Energy Efficient Mortgages?

By purchasing a home built to meet greater energy-efficiency standards or committing to make energy improvements to an existing home, you could qualify for an energy-efficient mortgage (EEM) – also known as a “green” mortgage – which can increase your borrowing power, yield certain discounts, or both. A more energy-efficient home also promises lower utility bills and less environmental impact, making green mortgages a win-win-win proposition.



U.S. Department of Housing and Urban Development information on EEMs
<http://www.hud.gov/offices/hsg/sfh/eem/energy-r.cfm>

Email Myths

We all get emails that sound true and are upsetting. Two that have been going around lately are:

Pending legislation in the Senate would require an energy retrofit for home sales—FALSE

There is NO requirement in H.R. 2454, The American Clean Energy and Security Act, that home sellers obtain either a license, energy audit, or make energy retrofits before they can sell their home.

The health care bill contains a 4% “transfer tax” on home sales. — FALSE

An opinion piece in the Spokane, Washington Spokesman-Review last month **FALSELY** reported that the health care bill contained a provision for a 4.0% “sales tax” or “transfer tax” on the sale of a home.

How do you tell if an email you get is a hoax? One clue is the phrase, “Forward this to everyone in your contact list”. The more urgent the plea, the more suspect the message. Also the statement, “This is NOT a hoax!”, or overly emphatic language and frequent use of UPPERCASE LETTERS.

What do you do? Do a Google search on the topic, check different urban legend or hoax pages like www.snopes.com or urbanlegends.about.com. And of course, if its real estate related, check with OAR, NAR, or ask other realtors.

Our

Affiliates

Abstractor Services, Inc.
 -Karen Long-Laughhun

Citywide Development
 -Pam Waltrip

Clearvue Home Inspections
 -Ken Roberts

Country Wide Moving/Storage
 -April Swett

Eagle Property Maintenance
 -Jennifer Looper

Hall & Mueller LPA
 -Carolyn Mueller

Hallmark Title
 -Peggy Hall
 -Becky Campbell

Home Team Inspection Services
 -Steve Howard

Landmark Title
 -Karen Brown
 -Chris Cartright

MetLife Auto & Home
 -Shannon Walker

National Property Inspections
 - Carrie Trotter

Ohio Real Estate Title
 -Mary Burr
 -Julie Carroll

One Lincoln Park
 -Eva Garman

Partners Land Title Agency
 -Teresa Ganka
 -Betsy Mccord

Pillar To Post Home Inspections
 -Alison Schray

River Valley Credit Union
 -Margie Bunch

Sterling Land Title Agency, Inc.
 -Teresa Stewart

Union Savings Bank
 -Elaine Rhoads
 -Karen Vosler

US Bank
 -Paula Hall

Wright-Patt Credit Union
 -Liz Brink
 -Tricia Reed

WCR at OAR

There are many activities happening for WCR members, Saturday, September 11, during the Ohio Association of Realtors Annual Convention and Expo, which takes place September 12-15 at the Hyatt Regency in Cincinnati and Duke Energy Convention Center. **Are You Ready?**

Saturday, September 11

WCR Fall Meeting, Hyatt Regency

9:00-11:00 Ohio General Membership Meeting
11:00-11:50 Team Workshop for Local Chapters
12:00-1:45 WCR Ohio Chapter Luncheon Program
 Speaker: Candace DeClark-Peace
 Ohio Chapter Member of the Year Award
 New in 2010: Dedication Award
 Recognition of Ohio Chapter Past Presidents
 Silent Auction "Holiday Theme"
2:00-3:00 Speaker: Alex Hagerty
3:15-4:15 Ohio Chapter Governing Board Meeting
4:30-5:00 2010 Presidents & President-Elect Meeting
7:00-9:00 Presidents Night-Out

Sunday, September 12

9:00am-7:00 pm OAR Registration Open
11:00-11:30 WCR First-Time Attendee Orientation
11:30-1:00 *WCR Tomorrows Leaders Today Lunch
1:00-3:00 *Legislative Steering Committee
1:00-4:00 Social Media: How It Can Improve Your Business—
 Bill Lublin, CRB, CRS, GRI, SCM
2:00-4:00 Opportunities with FHA 203K—Joseph Daly
3:00-4:00 Member products and Services
3:00-4:30 *Nominating Committee
4:00-5:00 Networking with Bill Lublin
5:00-6:30 Expo Opening Reception/Taste of Cincy
8:30-12:30am OAR Riverboat Casino Party

Monday, September 13

7:00-6:30 OAR Registration Open
8:00-9:15 *RPAC Recognition Breakfast (Invitation Only)
9:15-9:55 Research Advisory Committee
10:00-12:00 OPENING SESSION
 -REALTOR of the Year and Excellence in Community Service
 Award Presentations
12-1:45 Luncheons for *CRS Board of Directors; CRB Chapter
 Meeting; *Association Executives; *Legal Action ; *Board
 Presidents/President-Elect
12:00-6:00 OAR Expo Open
2:00-4:00 The Economy: Where Do We Go From Here? —
 Former NAR Chief Economist
2:00-5:00 Ethics: The Measure of Professionalism — Bruce Aydt,
 ABR, CRB, e-Pro

Monday—continued

2-00-3:00 NAR Directors Meeting
2:00-3:30 MLS Forum
3:15-4:00 *OAR Past Presidents Committee
3:15-4:00 RPAC Fundraising & Political Affairs Committee
4:00-5:30 Equal Opportunity-Diversity Committee
4:00-6:00 *Metro Board Presidents Meeting
4:30-6:00 *RPAC Trustees
5:15-6:30 CRS Networking Reception
6:00-8:30 Presidents Sales Club Reception & Awards
7:00 OAR at the Cincy Reds vs AZ Diamondbacks Game
8:30-12:30 Tomorrow is a Mystery Party

Tuesday, September 14

8:00-5:00 OAR Registration Open
8:00-9:30 Combined Mediation & Professional Stds Forum
8:00-10:00 Enlarged Legislative Committee
8:00-10:00 Professional Development Committee
8:30-9:30 *OCREA Board of Directors
8:30-10:30 Increase Profits Via E-mail & Web Marketing —
 Doug Devitre, ABR, CRS, e-Pro, GRI
8:30-11:30 Agents Gone Wild — Lynn Madison, ABR, ABRM,
 GRI
9:00-12:00 Spokespersons Training #1
10:00-11:30 *OAR Finance Committee
10:00-11:45 OCREA Marketing Session
10:00-3:00 OAR Expo Open
12:15-1:45 CRS Luncheon
1:00-2:00 Young Professionals Network Superstar Panel
1:00-4:00 Spokesperson Training #2
1:30-1:45 Expo Prize Drawing
2:00-4:00 Power Prospecting with Social Media — Doug
 Devitre, ABR, CRS, e-Pro, GRI
2:00-5:00 Analyzing Accidental Discrimination — Lynn
 Madison, ABR, ABRM, GRI
2:00-4:00 *OAR Executive Committee Meeting
3:30-5:00 *Association Executives Workshop
5:15-5:50 Member & Director Forum
6:30-8:30 100 Anniversary Dinner/Gala

Wednesday, September 15

7:45-8:45 Director Check-in & Review of Materials
8:00-8:30 *District Caucuses to Elect Nominating Committee
 Representatives
8:45-10:30 OAR Board of Directors

*Sessions are open to all delegates unless marked *