

**Youngstown
Columbiana
Association
of REALTORS®**

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Dear Fellow REALTORS® and Affiliates,

We are proud to present you with your 2014 Membership Directory.

Please make use of this Directory as it is a great resource of valuable information.

Included in the Directory are the Association's Bylaws, Lockbox Rules and Regulations, the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS®, excerpts from the Policy Manual, and other valuable information.

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I look forward to serving as your President this year and wish each one of you a prosperous 2014!

Sincerely,

★ Charley Althof, President
Youngstown Columbiana Association of REALTORS®