

REALTOR® RAPPER

PRESIDENT'S CORNER

IT'S TIME for MAY (and JUNE) MADNESS

APRIL 2010

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We've all been working frantically to seal those last minute rebate deals ~ praying for the peppy market to continue. But, you must admit, it takes a toll on one's relaxation factor.

Just wanna have fun? Look no further. Events are scheduled for May and June that fill the chill bill.

May's meeting is in the most capable hands of our Affiliates. Another **"Night at the Races"** is slated for Thursday, May 6th at the American Serbian Club in Aliquippa.

Post time is 6:00 PM. Enjoy a cash bar and delicious buffet dinner. Then, pick your winners and go to the betting tables to put your money where your horse is. It's a fun evening you don't want to miss! Reserve now.

Kegger! Talent night! Five bucks !!! That's right. Pizza, beer (soft drinks, too) and an open mike. It's at Two Mile Run Wednesday June 9th starting at 6:00 PM. Let us know if you can sing, dance, do magic tricks, make balloon animals or have any other hidden talents. Or just come watch the antics and enjoy seeing a lighter side of our esteemed associates. Details available soon.

Thanks for taking a break to read this month's "Rapper".
Now answer those voice mails and close those deals!

Cordially ~ Peg

BEAVER COUNTY ASSOCIATION OF REALTORS®

Affiliate Sponsored “Night at the Races”



WHEN: Thursday, May 6, 2010
WHERE: American Serbian Club in Aliq.
(2619 Brodhead Rd)
TIME: 6:00 pm Registration
6:30 pm Buffet Dinner
COST: \$25.00/person includes horse
\$45.00/couple includes horse
\$10.00 for horse purchase

Dinner Buffet:

Roasted Chicken, Sausage w/Onions &
Peppers, Scalloped Potatoes, Rigatoni
Steamed Vegetables, Toss Salad, Jell-O,
Rolls & Butter, and Cake for dessert.

Reservations are required by **APRIL 23!!**
See insert for all details. **Prepayment Preferred.**

Penn State Continuing Education, Beaver Campus

To register: Call 724-773-3700 Or Online www.beaver.psu.edu/ce.

Common Mysteries, Myths, & Screw Ups in Real Estate Today

Tuesday, April 27, 2010
1:00 p.m. - 4:30 p.m.
Fee: \$40.00

Closing the Real Estate Transaction

Thursday, May 6, 2010
1:00 p.m. - 4:30 p.m.
Fee: \$40.00

Things You Should Know About the Home Inspection Process, but Were Afraid to Ask

Tuesday, May 4, 2010
6:00 p.m. - 9:30 p.m.
Fee: \$40.00

Legal Issues in Real Estate

Saturday, May 8, 2010
9:00 a.m. - 5:00 p.m.
Fee: \$80.00

Houses—They've Got Style!

Wednesday, May 5, 2010
6:00 p.m. - 9:30 p.m.
Fee: \$40.00



RAMP School Offering CE Classes

When: Tuesday, May 4, 2010

Where: Embassy Suites. Coraopolis
(550 Cherrington Pkwy)

9:00am—12:30pm 3.5 CE

Tax Sale, Short Sale, Foreclosure,
What's the Difference?

Instructor: Brad Dornish

1:30pm—5:00pm 3.5 CE

Tax Assessment

Instructor: Dominick Gambino

Cost: \$40/3.5 or \$80/7 hours CE

Registration at rampschool.com and click
Continuing education and go to the May
4th date to register.

June 9th General Membership / Talent Night

At the June 9th General Membership meeting instead
of a speaker we will be hosting a Talent Night.



So, if you can sing, dance, juggle
or any other hidden talents we are
looking for you. We would like a few
definite participants but there will
also be an open mike for this event.
If you are interested, please call
BCAR at 724-774-4126 and let me
know what your talent is.



Put it on your calendar and plan on attending.
More Details To Follow!!!

New Members: Brian Baker and Peggy Rose – Northwood, Beaver; Julie Guss – Prudential, Sewickley; Krisztina Szak – Coldwell Banker, Moon;

Switched Associations: Gia Albanowski – Prudential, Cranberry Twp; Audrey Koger – Prudential, Moon; Debbi Mastro and Cathy McHugh – Coldwell Banker, Cranberry; Randolph and Sara Smith – Prudential, Butler

Office Changes: C/21 Hall Real Estate has merged with C/21 Key Real Estate Services. Their new address is 7000 Stonewood Drive, Ste 110 Wexford, PA 15090. Their phone number is 724-934-1250 and Fax is 724-934-6822.

Keller Williams opened a new office. They are located at 445 State Street in Beaver, PA 15009. Their phone number is 724-728-0818 and fax number is 724-728-2056.

Member Changes: Joyce Beglin, David Kramer, and June Vogel are now with Keller Williams in Beaver. Sherrie Petey, of C/21 Key Real Estate has a new email address....peteypsu@comcast.net.

Congratulations to Don Veri, of Hopewell Realty, on the birth of his granddaughter, Ellen Grace. She was born March 10 and weighed 7lb 3 oz and 19 1/2" long.

to Wendy Wallace, of C/21 Frank Stefura, Inc Realtors, on the birth of her granddaughter, Cali Grace. She was born on March 23 and weighed 7lbs 15 oz. and 20" long.

A Speedy Recovery to Gloria Brown of Prudential, Beaver who is recovering from shoulder surgery. To send Gloria a card, her address is 1445 Second Street Beaver, PA 15009

to Sally Heimbrook of Prudential, Beaver who is home recovering from a stay in the hospital. To send Sally a card, her address is 1020 River Road Beaver, PA 15009.

Condolences to Andrea Scott of Prudential, Beaver and family in the passing of her Mother.

*** If you have something you would like to put in the Rapper, just call BCAR at 724-774-4126 and we will get it in for you. ***

All items for the Rapper must be in by the first Friday of each month.

FHA is changing!

Effective with all case number assignments after April 5, 2010, FHA will increase the upfront mortgage insurance premium to 2.25%.

There is still some time to take advantage of the current premium. Let us help your buyers save some money and purchase their dream home.

Please call me if you have any questions.



Ted George

Vice President

724-561-1033 [phone] 877-300-3271 [fax]

ted.george@huntington.com

Promotional Products

Note Pads * Padfolios * Calendars
Magnets * Bags * Mugs
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AND MORE...

Branded Apparel

Polo Shirts * Oxford Shirts * T-Shirts
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Baseball Caps * Visors, etc.

Graphic Design

PRINT MATERIAL:
Business Cards * Letterhead
Brochures * Advertisements
Newsletters * Fliers
Presentation Folders, etc.

ELECTRONIC:
Website Development & Maintenance



724-775-9778 | www.apromark.com | sales@apromark.com



Night at the Races

Thursday May 6, 2010

Join us for a night of Horse Racing at the
American Serbian Club, Aliquippa

We will have 9 races, including an Auctioned race
10 horses per race— 50/50—On site Jockey Sales

Pre-Sale Tickets:

\$45.00 per couple includes Buffet Dinner & Horse

\$25.00 per single—Buffet Dinner & Horse

\$17.00 per single—Buffet Dinner

Horse only—\$10.00

Grandstand tickets only—\$7.00

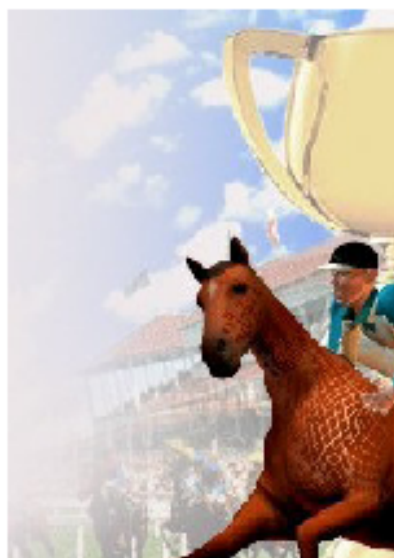
REGISTRATION DUE BY APRIL 23RD!!

Purchase your horses early, they will sell fast !
Prize awarded to owner of winning horse per race.
Creatively Name your horse— Programs provided

6:00 Cocktails

6:30 Dinner





HORSES FOR SALE !!

Night at the Races

Thursday, May 6th, 2010

American Serbian Club, Aliquippa, PA

6:00pm — ?

Sponsored by: The Affiliate Membership — BCAR

Purchase your horses early — They will sell FAST !

_____ \$45 per Couple (includes 2 Dinners / 1 Horse)

_____ \$25 per Single (includes 1 Dinner / 1 Horse)

_____ \$10 per additional horse

_____ \$17 for buffet dinner only

Grandstand tickets \$7.00 at Door (no dinner / no horse)

PREPAYMENT PREFERRED

REGISTRATION DUE BY APRIL 23, 2010!!!!

Creatively name your horses-Programs provided

Name of Horse

Name of Owner

1. _____

2. _____

3. _____

4. _____

Purchase your tickets and horses today, for payment contact BCAR at

724-774-4126. Fax/email this form to bcar3@verizon.net

Name: _____ Email: _____

Total: \$ _____ Check # _____ Phone: _____

Visa/Mastercard _____ Exp date _____



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Local Toll Free Number 1-800-344-2250
pittsburgh.housemaster.com

Got a High Deductible Health Plan? *Get a Health Savings Account!*

Making health care more affordable is a top priority these days. A Health Savings Account (HSA) is a smart way to save for your medical expenses when you have a high-deductible health plan. An HSA is a tax-advantaged account used to pay for current and future qualified medical expenses for those with a high-deductible health plan.

What are the benefits of owning an HSA?

Tax Savings – Enjoy tax advantages for contributions, interest earnings and withdrawals.*

Flexibility – Use for current medical expenses or save the money for future needs.

Portability – Keep your HSA and “take it with you” when you change jobs or medical coverage.

Why should I choose a Home Savings HSA?

Our employees are thoroughly trained on HSAs, so they can answer all of your questions and guide you in choosing what's right for you. Your contributions will earn a competitive interest rate that's based on your account balance, and we'll give you a debit card specifically designated for your health care expenses. Best of all, for a limited time, **we'll waive the \$25 set-up fee, and for the first year, we'll also waive the monthly service fee!****

Stop in or call us today to find out how a Home Savings HSA can help you!

Richard Michaels | Julie Needs
Beaver Office | 998 Third St. | 724.770.0700

Providing answers. One neighbor at a time.



* Consult a tax advisor regarding tax advantages of contributions, interest earnings and withdrawals.

** Account set-up fee of \$25 is waived through 12/31/09. A service charge of \$2.00 will be assessed every month if the balance in your account falls below \$2,000 (waived the first year).

Subsidiary of United Community Financial Corp. Equal Housing Lender Member FDIC homesavings.com

PRI Institute and the Butler Association of REALTORS® present continuing education

Mandatory Core Continuing Education Course for New Licensees

Thursday, April 22, 2010

8:30 am to 5:00 pm

Grand Ballroom at Cornerstone Commons

201 South Main Street

Butler, PA 16001 724-431-0007

\$75 before Course \$100 for walk ins

Advanced registration by April 15

(Approved 7 hrs mandatory CE for those licensed after 12/1/07)

To register:

800-745-5527

Or online at

www.parealtor.org

Calendar of Events:



- | | |
|----------|---|
| April 20 | Affiliate Meeting for Night at the Races 8:30 am in Assoc. office |
| April 23 | Reservations due for "Night at the Races" |
| April 29 | 2010 District Conference Road Show |
| May 6 | Affiliate Sponsored "Night at the Races" |
| June 9 | General Membership Meeting / Talent Show at Two Mile Run Park |
| July 21 | CASA 8th Annual Golf Outing at Seven Oaks Country Club |

CODE OF ETHICS

Article 10: REALTORS® give equal professional service to all clients and customers irrespective of race, color, religion, sex, handicap, familial status or national origin.

NEW MEMBER ORIENTATION FOR REALTOR® MEMBERS

When: Thursday, May 20, 2010

Where: Huntington Bank Conf Rm 208 on the second floor
(671 Third Street, Beaver)

Time: 6:00pm to 9:00pm

This class is for the new licensee to real estate. This class reviews the benefits of being a REALTOR® member, plus goes over the Code of Ethics which satisfies your Quadrennial Code of Ethics Training required for 2012. This class is MANDATORY for your membership. Call BCAR at 724-774-4126 for reservation. Seating is limited!!

PENNSYLVANIA
REALTORS®



**DISTRICTS 6 AND 8:
APRIL 29**

2010 District Conference Road Show Featuring Chandra Hall

Thursday, April 29
Holiday Inn Washington-Meadow Lands
Washington

**Only \$59 for attendees: Register online
@ PREF.biz**

- Registration begins at 7:45 am, continental breakfast provided
- The Good, the Bad, the Taxable and the Investor: Chandra Hall
9 am - 12:30 pm
- Lunch included: 12:30 pm - 2 pm
- Systems Keep you Sane: Chandra Hall
2 pm - 3:30 pm



National real estate speaker coming to Washington

Chandra Hall will be presenting programs on tax strategy and personal organization at the 2010 REALTORS® District 6 & 8 Conference, **Thursday, April 29**, sponsored by the Pennsylvania REALTORS® Education Foundation (PREF). Earn PA continuing education credit*, network with fellow REALTORS® and visit with area vendors all for the low price of \$59! *Continental breakfast and lunch are included.*

For more information or to register, visit pref.biz!

*Chandra Hall's AM session, "The Good, the Bad, the Taxable and the Investor" has been approved by the PA State Real Estate Commission for 3.5 hours continuing education credit. Students desiring CE must be registered for the conference and complete all sign in/out procedures. Individuals licensed on or after December 1, 2007 are ineligible to receive continuing education for this course.

Beaver County Association of REALTORS®

650 Corporation Street, Suite 401
Beaver, PA 15009

Phone: 724-774-4126
Fax: 724-774-1981

E-mail: bcar3@verizon.net
Website: www.mybcar.com



Affiliate Information Services

HANCOCK COUNTY SAVINGS BANK, FSB

Phone: 800-225-1620

Representatives: Judy Swearingen, Loan Originator and Debbie Walker, Loan Manager

Serve in PA- Beaver, Washington Counties, (West of Rt 79 and North of Rt 70) Allegheny County (Moon, Robinson, & Findlay Twps) WV- Hancock, Brooke, & Ohio County, OH- Columbiana & Jefferson County

Products/Services Offered: Purchase, Refinance, Construction Loans, Bi-weekly Loans, First Time Home buyers, Fixed & Adjustable Rate Loans and Lot Purchase. We do not sell our loans. Auto & Consumer Loans, Savings, Checking, IRA & Certificates of Deposit, Telephone / Internet Banking, and ATMs

HOUSEMASTER

Phone: 724-772-5593

Representatives: Brian and Kim Reuss

Serve Southwestern Pennsylvania

Products/Services Offered: Home Inspections, Termite Inspections, Radon Testing, Well Flow Test, Water Potability, Septic Dye Test, Mold Testing, Moisture Intrusion Surveys, and Commercial Inspections.

HOUSING OPPORTUNITIES OF BEAVER COUNTY

Phone: 724-728-7511

Representatives: Frank Wilson and Marcie Williams

Serve Beaver and Lawrence Counties

Products/Services Offered: First Time Home Buyer Assistance, Pre & Post Purchase Counseling, Foreclosure Intervention Counseling, and Energy Assistance.

J. L. CAMP INSPECTION SERVICES, INC.

Phone: 724-495-2331

Representatives: Tom and Terri Laurito

Serve Allegheny, Beaver, Butler, Lawrence, and Washington Counties

Products/Services Offered: Home Inspections, Termite / Pest Inspections, Radon Testing, Well & Septic Testing, and Mold Testing.

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2010 Affiliate Information.