

THE REALTOR REPORT

Beaver County Association of REALTORS®

APRIL 2014

PRESIDENT'S LETTER



2014 Officers and Board of Directors

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Immediate Past-President

Rudy Zetz, Jr.

Affiliate Director:

Shelley Schweinsberg

Association Executive:

Karen Fuller

Greetings,

Spring is Here! It was great seeing so many faces at our March membership meeting which was held at the Penn Bistro. A special thanks to our program committee for a great meeting. Please RSVP for our next membership meeting which is a luncheon on April 16th at "Harold's" in Hopewell, our speaker is Bill from the West Penn Multi List. Our community service project this month is collecting needed items for Rochester Manor Nursing Home, see their wish list in this newsletter.

We welcomed many new Realtor's® at our new member orientation taught by Bob Williams in March. To all our new members, "What you plant now, you will harvest later." I wish all of you much success.

Remember this is a license renewal year. We are scheduling additional local classes with Mary Lynn Deets for those who need CE's. Look for upcoming class details, classes to be held in late April. Just a reminder to check out our attendance incentives. Also, at year end we will be handing out Service Plus Awards. Start attending BCAR events and think about volunteering your time on a committee to earn points. (see details of both in this newsletter).

Remember to support our affiliate members as often as you are able. If you need an Affiliate Directory please call the board office. Our affiliate sponsored "Night at the Races" is fast approaching so mark your calendars.

As always I welcome your ideas and concerns.

Blessings from your 2014 President,

Leslie Chaklos

BCAR APRIL MEETING

DATE: WEDNESDAY 4/16/14

TIME: 12:00 PM

HAROLDS IN HOPEWELL

\$17/person Pasta & Salad Bar

Technology & Networking

Bill Gutendorf from West Penn

Multi List will be discussing
technology & the multi list

Network with other realtors

*Donations Accepted for Rochester Manor
Residential Care Facility
See Attached list*

We will be delivering the donations directly to the residents of Rochester Manor. Please let us know if you would like to join us!

RSVP BY APRIL 10 TO BCAR
OFFICE
724-774-4126
BCAR3@VERIZON.NET

Realtor Round Up

April 16th BCAR meeting Charity of the month is Rochester Manor.

The following is a list of items the facility needs.

Candy, soft no nuts
Cookies, soft no nuts
Word Search Books
Bingo Prizes
Magazines
Stuffed Animals

Lotion
Body Wash
Powder
Body Spray (male and female)
Hairspray
Deodorant

NO knitting stuff, they have a ton and it does not get used!!!!

Attendance Incentive

Each time a **REALTOR® member** or an **affiliate member** attends a membership meeting be sure to drop your business card into the box marked REALTOR® or Affiliate when you sign in. At the end of the year we will draw one business card from each box and that member will have their **local portion of dues** paid for the following year.

At any monthly BCAR membership meeting bring a fellow member who would not normally attend. When you phone in your reservation, let the office know who you are bringing. Your name will be entered into a drawing for a free dinner at **our next scheduled meeting**, for every member you bring **who has not attended a BCAR event in the last six months**.

Example - If you bring one member your name is entered once, bring three members and your name is entered three times.

CODE OF ETHICS

Article 7: REALTORS® receive compensation from only one party, except where they make full disclosure and receive informed consent from their clients.



On April 17th Prudential Preferred Realty will officially change their franchise affiliation to Berkshire Hathaway Home Services. The company name will change to “The Preferred Realty”. The Beaver office Grand Opening is April 22 from 5pm till 7pm. It will be a wine and cheese celebration. All co-broke agents, managers, and affiliates are invited to attend. Please RSVP to Dorothy or Paula at 724-774-2222

Welcome of new members: **William Chamberlain**—Howard Hanna, Beaver; **Evie Kaszer**—Howard Hanna, Chippewa; **Stephanie Christy**—Northwood, Beaver; **Michelle Silverman**—Northwood, Wexford; **Kim Lambright**—Prudential, Beaver; **Rick Crawford**—Trustmark Real Estate

Member Changes: **Janis Ford** is now with RE/MAX Select in Monaca. Her email address is janis.ford@comcast.net

Affiliate Note: Heritage Security & Service Company, Inc representatives are Gregory and David Peluso.

All items for the Rapper must be in by the FIRST DAY of each month.



Night at the Races

Wednesday, May 14, 2014

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-Chinese Auction
****Derby Hat Contest****

Pre-Sale Tickets:

\$45.00 per couple includes Buffet Dinner & 1 Horse

\$25.00 per single—Buffet Dinner & Horse

\$19.00 per single—Buffet Dinner

Horse only—\$10.00

REGISTRATION DUE BY MAY 2nd!!

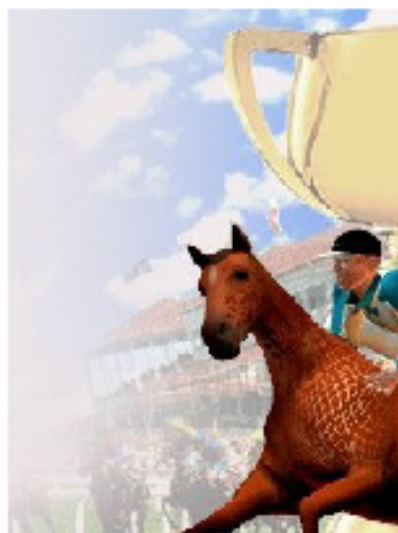
Prize awarded to owner of winning horse per race.
Creatively Name your horse— Programs provided

6:00 Cocktails

6:30 Dinner

7:30 Post Time !





HORSES FOR SALE !!

Night at the Races

Wednesday, May 14th, 2014

American Serbian Club, Aliquippa, PA

6:00pm — ?

This is a fund raiser for the Affiliates of 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*

_____ *\$19 for buffet dinner only*

PREPAYMENT PREFERRED

REGISTRATION DUE BY MAY 2nd, 2014!!!

Plus a
Derby Hat
Contest!!

Creatively name your horses-Programs provided

<i>Name of Horse</i>	<i>Name of Owner</i>
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____

*Purchase your tickets and horses today, for payment contact BCAR at
724-774-4126. Fax 724-774-1984 or Email this form to bcars3@verizon.net*

Name: _____ Email: _____

Total: \$ _____ Check # _____ Phone: _____

Visa/Mastercard _____ Exp date _____

3Digit Code _____ Address _____

CONTINUING EDUCATION AT PENN STATE BEAVER

Appraising Real Estate (7 hours)

Saturday, April 5, 2014, 9:00 a.m. – 5:00 p.m.
Fee: \$80

Common Mysteries, Myths, and Screw ups in Real Estate Today (3.5 hours)

Thurs., April 10, 9:00 a.m.–12:30 p.m.
Fee: \$40

Mortgages and Deeds (3.5 hours)

Thurs., April 10, 2014, 1:00 p.m.–4:30 p.m.
Fee: \$40

Taxes and Assessment (7 hours)

Tues./Wed., April 15 & 16, 6:00 p.m.-9:30 p.m.
Fee: \$80

Real Estate Fundamentals

Mondays & Thursdays, April 24 through June 16, 2014, 6-8 p.m.
Fee: \$250

Real Estate Practice

Mondays & Thursdays, April 24 through June 16, 2014, 8:15-10:15 p.m.
Fee: \$250

Register Online: <http://www.beaver.psu.edu/CE/10526.htm> or Call 724-773-3700

MANDATORY CE For the newly licensed Agent

If you received your real estate license after **DECEMBER 1, 2011** and this is your first time for your real estate license renewal then you have mandatory 14 hour Continuing Education you must take to be able to renew your license before the end of May 2014.

NEW AGENT GENERAL

April 12, 2014
9:00 am till 4:30pm
Cost \$75.00/ 7 hours

NEW AGENT RESIDENTIAL ELECTIVE

April 26, 2014
9:00 am till 4:30pm
Cost \$75.00/ 7 hours

Location: Hampton Inn, Cranberry Twp.

Registration for those classes begin at 8:30 am each day.

You must register for these classes with RAMP at 412-563-5200.

Seating is limited, register early!!

Any agent can attend these classes, but they are mandatory for the new licensee.



Excel Mortgage Group, Inc.

325 Beaver Street
Beaver, PA 15009

Office 724-775-3090
Fax 724-775-3133

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Bill Roorback
Owner /Sr.Loan Specialist
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broorback@xlmortgage.com
NMLS #140381

Ellen Caputo
Sr. Loan Specialist
Cell: 724-971-5433
ecaputo11@yahoo.com
NMLS #143679

Mona Simmons
Loan Specialist
Cell: 724-561-3158
mona@xlmortgage.com
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Beaver County Association of REALTORS®

is offering

Local Continuing Education Classes

When: Monday, April 28, 2014

Class: *Property Assessment in PA*

Time: 9:00am till 12:30pm

Lunch: 12:30pm till 1:00pm

Time: 1:00pm till 4:30pm

Where: Holiday Inn Express (105 Stone Quarry Rd, Monaca)

Cost: \$75.00 for the 7hr CE class

When: Thursday, May 8, 2014

Class: *Marcellus Shale Update*

Time: 9:00am till 12:30pm

Class: *How to List and Sell Investment Properties*

Time: 1:00pm till 4:30pm

Where: Holiday Inn Express (105 Stone Quarry Rd, Monaca)

Cost: \$75.00 for all day or \$37.50 for one class

**Registration go to www.rampschool.com
or by calling RAMP at 412-563-5200.**

If you would like to pay for class by credit card on website you must click paypal.
You do NOT need to be a member of paypal to use credit card payment.

Looking for your NRDS #



You can go onto NAR site at <https://reg.realtor.org/roreg.nsf/retrieveID?OpenForm>).
and there is a NRDS # look up. You can use your name, email or even your real estate
license number to find out your NRDS #.



YMCA BREAKFAST

Beaver County Realtor breakfast on May 6th at 9:30am. The event is FREE and the Y will provide breakfast for the realtors and discuss what the Y has to offer to the community. They will also provide packets for our clients that will have 3 day passes, information on the facility, rate sheets and more. We will also take a tour of the Y.

CALENDAR OF EVENTS



April 12th and 26th Mandatory CE for the Newly Licensed Agent
 April 16th General Membership Meeting, Harold's Inn
 April 22nd Inner Fire Seminar
 April 28th Property Assessment in PA CE Class
 May 2nd Registration for Night at Races is Due
 May 6th YMCA Breakfast
 May 8th Marcellus Shale Update/ List & Sell Investment Property CE Class
 May 14th Affiliate Sponsored Night at the Races, American Serbian Club

BCAR Yearbook

Do you remember when the Beaver County Association of REALTORS® published a pocket size yearbook listing the real estate offices, the REALTORS members, their contact information, and the Affiliate members? Well, would you be interested in purchasing that yearbook? The association office is trying to get a feel for how many people would be interested in purchasing the yearbook for a nominal fee. Let me know if you would be interested at 724-774-4126.



Community Service Monthly Collection for Local Charities

APRIL—Collect Donations for Rochester Manor
 MAY—Collect for the Beaver County Humane Society
 JUNE—Donate filled Backpacks for Pressley Ridge
 JULY—Serve meal at Manna Project in Aliquippa
 SEPTEMBER—Collection Donations for Cornerstone
 OCTOBER—Collection donations for local food bank and
 REALTOR REACH Out—Yard Cleanup
 NOVEMBER—Collect for Toys for Tots
 DECEMBER—Donate Gifts from Giving Trees

BCAR SERVICE—PLUS AWARD

This year BCAR is adding Service Plus Awards to the Sales Award Banquet.

This award is available to REALTOR® and Affiliate Members.

Minimum points at year end to be eligible for a service plus award is **10 POINTS**.

How do I earn points? It's simple.

1 point for each BCAR function attended.

2 points if you Chair a BCAR Committee

1 point if you are a BCAR committee member

1 point if you are a BCAR Director

1 point if you actively participate in a community service organization during the year.

Affiliates members can earn 1 point for each monthly affiliate meeting they attended.

At year end, if you have **10 POINTS** or greater you can apply for a service plus award.

Start attending, participating, and collection your points!!

Any questions, please call President Leslie Chaklos at 412-913-9097

or email lchaklos@northwoo.com

2014 BCAR Meetings

Date	Time	Program	Location	Host Office	Guest/Speaker	Community Service
February	Lunch	Awards Banquet	Club @ Shadow Lakes	N/A	N/A	
March 19, 2014	Breakfast	Home Readiness, Spring Cleaning	Penn Bistro	Howard Hanna	Dorothy Clear, Kris Main, Cathi V	Womans Shelter
April 16, 2014	Lunch	Technology & Networking	Harolds	Northwood	Bill G - West Penn MLX	Seniors - Rochester Manor
May 14, 2014	Dinner	Affiliates	Serbian Club	N/A	N/A	Humane Society
June 26, 2014	Dinner	Family Picnic	2 mile park	N/A	N/A	Kids - Pressley Ridge
July 22, 2014	Dinner	Community Service Manna Dinner	Manna	N/A	N/A	Manna
August		Maybe Pirate Game	TBD	N/A	N/A	
September		Affiliates	TBD	TBD	TBD	Men -Cornerstone
October 15, 2014	Dinner	Steak Gate	2 mile park	TBD	N/A	Food Bank & Realtor Reach Out (yard clean up)
November	Dinner	Auction/Fundraiser	Javys (?)	TBD	N/A	Toys for Tots
December	Happy Hour	Affiliates	TBD	N/A	N/A	Giving Trees

Do you struggle with self-sabotaging inner chatter?



“What if I can’t”

“What if they”

“I’ve tried before and”

“I’ll never be able to”

“I’m not good at”

.....and other thoughts that reflect worry; fear; confusion; anxiety, or low self-confidence

Are these types of messages creating procrastination and distraction; stress and overwhelm; frustrating habits; and disappointing results in your life?

“Self-Talk: What Messages are You Listening To?”

**Presented by:
Lisa Purk
Life Coach and Owner of *Inner Fire***



INNER FIRE
CONFIDENCE, CLARITY
& BALANCE FOR LIFE



***In this free one-hour seminar,
Lisa will share 3 key strategies for moving beyond these self-imposed
obstacles.... Plus a bonus strategy for getting more done every day!!***

***April 22, 2014 ~ 9:30 – 10:30 am
Huntington Bank Conference Room
671 Third Street, Beaver, PA 15009***

***This event is reserved exclusively for members of the BCAR
To reserve your seat for this event, please contact
Association Executive Officer Karen Fuller at 724-774-4126***

***You can contact Lisa directly by e-mail or phone at:
lisa@fuelyourinnerfire.com ~ 412-997-7215***

AFFORDABLE HOME LOAN PROGRAMS



FHA Program

- Minimum Down Payment
- Down payment and closing costs may be gifted
- Non-occupant co-borrowers are allowed!

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- Down payment and closing costs may be gifted
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Mortgage Loan Specialist
NMLS #288338
Home Savings Beaver Office
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Cell: 330-719-5217
Email: dbaker@homesavings.com



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Our Partners have Privileges

BCAR REALTOR Benefits

BENEFITS OFFERED TO BOTH PRIMARY AND SECONDARY MEMBERSHIPS

MONTHLY MEMBERSHIP MEETINGS

- Educational
- Networking opportunities

EDUCATION

- New Member Orientation
- Continuing Education Classes
- Code of Ethics Training

ANNUAL AWARDS

- Sales Awards
- REALTOR® of the Year
- Emeritus Award

WEBSITE

MONTHLY NEWSLETTER

ADVERTISING DISCOUNT IN THE BEAVER COUNTY TIMES

- Home Buyer's Guide
- Here's my card
- Sunday Open Houses
- Progress Edition

AFFILIATE CONTRIBUTION

- Education
- Holiday Beginnings



MEMBER BENEFITS

So many times we hear, what do we get for our membership to the Beaver County Association of REALTORS®

Well, take a minute and read the benefits. This ad has been running once a month in the Beaver County Times all year.

Thank you to the Times for running it.

We are a professional organization dedicated not only to our members but to the community needs. We are very active in fund raising and supporting local charities.

Also members of the National Association of REALTORS® and the Pennsylvania Association of REALTORS® and receive all the benefits they offer.

BCAR Affiliate Benefits

Affiliates are companies who have services in the real estate industry or benefits for REALTORS members.

INVITED TO ATTEND ALL FUNCTIONS OF BCAR

AFFILIATE MEETINGS

WEBSITE

SOCIAL

NETWORKING

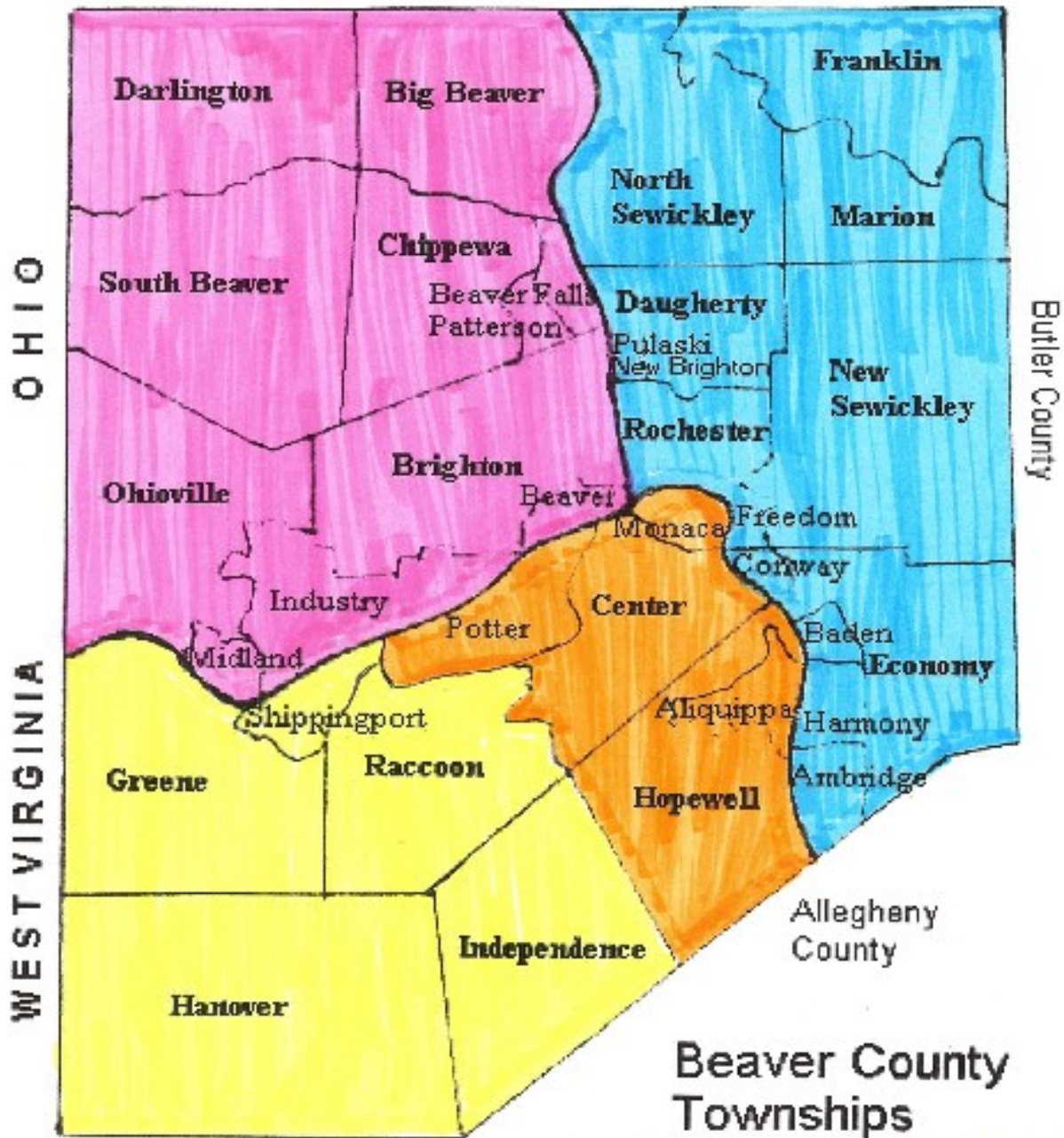
ADVERTISING

- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

**Contact the Beaver County Association of REALTORS
at 724-774-4126 for your membership today.**

Beaver County Realtor Tour



BCAR is proud to announce starting in Sept 2010 a Beaver County Realtor® Tour every Tuesday 10 am to 12 pm. The tour is broken up into zones as follows:

- 1st Tues of the month
- 2nd Tues of the month
- 3rd Tues of the month
- 4th Tues of the month

Realtor's should place the listing they would like on tour in the MLS system no later than noon on Mondays so that the tour can be pulled and printed for distribution.

Beaver County Association of REALTORS®

650 Corporation Street
Suite 401
Beaver, PA 15009

Phone: 724-774-4126
Fax: 724-774-1984

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



AFFILIATE INFORMATION

HOME SAVINGS AND LOAN

Phone: 330-719-5217

Representative: Denise Baker

Serve Beaver County

Products/Services Offered: VA, FHA, Conventional, and Construction

HSA HOME WARRANTY

Phone: N 412-513-6426
J 412-657-6265

Representatives: Nikki Taylor and Joel Bolinger

Serve Western Pennsylvania

Products/Services Offered: Provides home warranty plans to individuals selling or buying a home. The warranty provides repair or replacement of a home's covered mechanical systems and appliances that fail due to normal wear and tear. The warranty is acquired through a real estate professional. An explanation of coverage and complete terms and conditions can be found in our brochure or through your local HSA representative.

HOUSEMASTER

Phone: 724-772-5593

Representatives: Jocelyn and Ivan Cilik

Serve Allegheny, Beaver, Butler, and Washington Counties

Products/Services Offered: Home Inspections, Radon, Pest/Termite Inspections, Well Flow Analysis, Water Testing, Septic Inspections, Stucco/EIFS Inspections, Mold Testing, Energy Efficiency Assessments/Audits, Commercial Property Inspections

HOUSING OPPORTUNITIES OF BEAVER COUNTY

Phone: 724-728-7511

Representatives: Frank Wilson and Marcie Williams

Serve Beaver and Lawrence Counties

Products/Services Offered: Foreclosure Intervention, First Time Home Buyer Down Payment Assistance Grant

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2013 Affiliate Information.