

# THE REALTOR REPORT

Beaver County Association of REALTORS®

DECEMBER 2014



## 2014 Officers and Board of Directors

**President:** Leslie Chaklos

**President-Elect:** Bev Pietrandrea

**Secretary:** Bridget Wysocki

**Treasurer:** Shirley Lyden

**Directors:** Ernie D'Achille

Lisa Dowling

Pam Keczmer

Amy Logan

Cindy McConnell

Leslie Pazur

Judy Plakosh

Tera Powell

Kelly Scott

**Immediate Past-President**

Rudy Zetz, Jr.

**Affiliate Director:**

Shelley Schweinsberg

**Association Executive:**

Karen Fuller

## PRESIDENT'S LETTER

Hello,

Where did the year go? It has been busy but very rewarding to have had the opportunity to serve all of you! I thank you for all your support and encouragement throughout the year. I don't think I could have fully imagined at this point last year, how busy I would be. This year has made me truly appreciate all the leaders who have come before me. Each of them left their imprint; and I hope I have added mine. We worked together to upgrade policies and improve systems to make us better. We addressed issues to assist us to meet the 2015 core standards imposed by NAR.

Our community service is hard to beat. We raised over \$14,000.00 at our charity auction. We fed the hungry at Manna, and we collected items and gathered monetary donations for our friends throughout Beaver County. Habitat for Humanity benefitted by your help, and our last group project for 2014 will be assisting the Salvation Army with the Red Kettle Campaign. What great things we can accomplish working side by side.

We added record new members and kept our instructor Bob Williams busy. We also had fun at our picnics and I can't forget our great ladies night out at artsy doodle. Also, we laughed alongside each other at the ladies self defense class sponsored by Best Builders while learning valuable techniques.

I can't thank our AE Karen Fuller enough. Karen is truly our rock in the face of change. I don't think anyone can truly comprehend all that she does without serving in this position. Karen you rock!

We are only as good as the volunteers who serve us. A huge thank you to my fellow officers, directors, affiliate members, and committee chairs; without you we are nothing. Thanks to Bev, Rudy and Bob for listening and for giving great advice. And a very special thanks for Shelley and Janet, for a great year. Lastly, thank you to all our members for joining our Association. BCAR will always be in my heart.

Please be supportive as I know you will, to our incoming President, Beverly Pietrandrea. What a remarkable President she will make. Mark your calendars and help us celebrate as Beverly is installed and as we celebrate our sales leaders on February 4<sup>th</sup>, 2015 at The Club at Shadow Lakes.

Merry Christmas and Blessings for a Healthy & Prosperous New Year!

Your 2014 President,  
*Leslie Chaklos*



# Agents & Affiliates!

Join us for our 6th Annual Affiliate Sponsored

## *Holiday Beginnings*

A time to relax with friends and colleagues

*Thursday, December 11th*

*5:00pm - ? Happy Hour*

*Hors d'oeuvres served from 5-7pm*

*Barunis' in Baden*

*(3797 Dass Avenue, Baden)*

*Cash Prizes!*

*\*Bring your business cards for entry into drawings.*

*\*\*Ugly Christmas Sweater Contest....Prizes Awarded.*

*Please rsvp to the Board office at 724-774-4126 by December 8th.*

## 2014 Charity Auction

The Beaver County Association of REALTORS would like to thank Vic Smith and his committee for the great job at the Auction. This year we raised over \$14,000. This event could not happen without the support of our REALTORS, Brokers, Affiliates and Local Merchants. Also a big THANK YOU to Lee Hostetter Real Estate and his family for their services at the auction as well. Thank you to all who attended and supported the event by purchasing tickets and bidding on items.

### Auction Financial

Clearview Basket Raffle	\$310.00
Lottery Trees	\$635.00
50/50 Raffle	\$575.00
Bake Sale	\$226.50
Card Game	\$135.00
Chinese Auction	\$715.00
Registration	\$560.00
Live & Silent Auction	\$10,933.00



## CODE OF ETHICS

Article 14: REALTORS® willingly participate in ethics investigations and enforcement actions.

Welcome of New Members: **Cynthia Herbert** and **John Shutey** – Berkshire Hathaway, Moon Twp;  
**Alfredo Jose Lopez-Figallo**, **Alvin Riley** – Northwood, Wexford;  
**Michelle Remp** – Northwood, Allison Park;

Reactivated Members: **Vijaya Hari** and **Kendra Gruszka** – Northwood, Wexford;

Member Changes: **Stephanie Muntean** has a new email address [stephaniemuntean@remax.net](mailto:stephaniemuntean@remax.net)  
**Joyce Deffenbaugh** (Pollock) has a new email address [jdeffenbaugh@thepreferredd Realty.com](mailto:jdeffenbaugh@thepreferredd Realty.com)

Affiliate Changes: **JMAS Enterprises** has a new email address [mike@parcelsnpromos.com](mailto:mike@parcelsnpromos.com)

SPEEDY RECOVERY to **Shirley Lyden** of Berkshire Hathaway, Beaver. Shirley is at Cranberry Place regaining her strength for possible surgery. To send Shirley a card Cranberry Place 5 St. Francis Way, Cranberry Twp, PA 16066

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



**Realtors: Are your clients looking for a lender?  
Clearview® Federal Credit Union offers**

# HOME LOANS!

### First Mortgages

- First Time Home Buyer
- Fixed Rate Mortgages
- Conforming Mortgages
- Non-Conforming Mortgages
- Adjustable Rate Mortgages
- Land Loans

### Home Equity Loans

- Fixed Rate Home Equity Loans
- Variable Rate Home Equity Lines of Credit



1-800-926-0003 • [clearviewfcu.org](http://clearviewfcu.org)



Center Twp. Branch  
210 Golfview Dr.

Chippewa Branch  
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch  
2646 Brodhead Rd.



## Hancock County Savings Bank, FSB



**Realize Your Dream of Home Ownership Now!**

**Since 1899 - Trusted, Secure, and Reliable Service  
We Have a Mortgage Loan to Meet Your Specific Needs**

**Low Fixed Rates and No Points - Low Closing Costs  
Service for the Life of Your Loan -**

**We Do Not Sell Our Customers' Mortgage Loans  
on the Secondary Market**

**Chester**  
304 387-1620  
800 225-1620

**Weirton**  
304 723-4140

**New Cumberland**  
304 564-3368



**Free Online Banking and Bill-Pay at  
[www.hcsbank.com](http://www.hcsbank.com)**





# BEAVER COUNTY ASSOCIATION OF REALTORS®

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

650 Corporation Street, Suite 401  
Beaver, PA 15009

email: [bcar3@verizon.net](mailto:bcar3@verizon.net)  
[www.mybcar.com](http://www.mybcar.com)

## 2015 REALTOR® Dues Invoice

Please complete ALL information and return this form with dues payment.

Member: \_\_\_\_\_ Amount enclosed: \_\_\_\_\_

Member's office: \_\_\_\_\_ Office Phone: \_\_\_\_\_

Complete Office address: \_\_\_\_\_

Complete License Number (must be included) \_\_\_\_\_

e-mail address: \_\_\_\_\_

**Dues Paid AFTER January 1, 2015 are subject to \$50 Late Fee.**

NAR	\$155.00	
PAR	130.00	
LOCAL	130.00	
RPAC	<u>15.00</u>	voluntary donation to RPAC*
<b>TOTAL</b>	<b>\$430.00</b>	

\_\_\_\_\_ **Secondary REALTOR® Dues for 2015** **\$130.00**

(available to those agents who hold primary membership in another Association)

Primary Membership held at: \_\_\_\_\_

### PAYMENT INFORMATION

\_\_\_\_\_ Paying by check. Make check payable to BCAR.

\_\_\_\_\_ Paying by credit card. Complete the following:

Cardholder's name \_\_\_\_\_

Account # \_\_\_\_\_

(Please make sure all numbers are easily read) We accept MasterCard & Visa

Signature: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Security Code \_\_\_\_\_ (3 digital number off back of card)

Credit Card Billing Address: \_\_\_\_\_

Membership to the Association of REALTORS is a 3-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Assoc. in your behalf. The 2015 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2015, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$130 per member dues, 9% or \$11.70 is nondeductible by members for income tax purposes. NAR: Of the \$120 per member dues, 37% or \$44 is nondeductible by members for income tax purposes. The \$35 Public Awareness assessment is fully deductible.

**ANY DUES NOT PAID BY DECEMBER 31 WILL INCUR A \$50 LATE FEE  
ACCORDING TO ARTICLE 10 SECTION 4 OF THE BYLAWS WHICH  
PROVIDES THAT ALL DUES ARE DUE AND PAYABLE ON JANUARY 1<sup>ST</sup>.**

\*REALTORS® Political Action Committee



## Start your New Year's off with a *Bang!*

Why do so many agents shy away from selling new construction??? Could it be the lack of expertise in this field, or is it the long dreaded wait to earn a paycheck? Either way, this class will help you learn the basics of new construction and how to sell more of it.

Statistics show that home building is on the rise and will continue to increase over the next several years. Real estate agents who sell new construction average five times the income of the rest of the industry.

Do you have the market knowledge, strategies and systems and know the best way to help them? Today's home buyers are more experienced and want answers about quality, design and much more.

As a builder, I am interested in your sales and marketing support and would like to develop a long lasting relationship that will allow us both to better serve our clients as well as increase our yearly income.

This is a one-time non-credit FREE course that is approximately 90 minutes long and is the perfect opportunity to take your career in new home sales to the next level. Please sign up by December 19<sup>th</sup> for one of the three sessions offered below by emailing [biba@circle@yahoo.com](mailto:biba@circle@yahoo.com) or calling (724)944-0722: Light Refreshments will be served.

All three sessions will be held at 904 Third Avenue, New Brighton, PA

January 9<sup>th</sup> from 8-9:30 \_\_\_\_\_

January 9<sup>th</sup> from 9:30-11:00 \_\_\_\_\_

January 9<sup>th</sup> from 1:00 – 2:30 \_\_\_\_\_

Sponsored by



## CALENDAR OF EVENTS



December 8th RSVP for Holiday Beginnings

December 11th Holiday Beginnings

December 31st All DUES are Due!!

January 9th All Sales Awards and Service Plus Awards DUE!!!

**FEBRUARY 4, 2015** INSTALLATION AND AWARDS BANQUET



### 2014 Sales Awards

The Beaver County Association of REALTORS will be accepting sales awards for 2014 No later than January 9th. The Sales Award Broker Verification and the Sales Volume Sheet are included in the monthly newsletter for your convenience.

### Service Plus Awards

The service plus award is new for 2014. Everyone is eligible for this award. You just have to meet the criteria of 10 points throughout the year. The Service Plus Awards are due by January 9th as well.

# SALES AWARD APPLICATION

Name: \_\_\_\_\_

Firm: \_\_\_\_\_

Category: \_\_\_\_\_

Dollar Production: \_\_\_\_\_

## Guidelines:

1. Must be a BCAR member to qualify for award.
2. Production verification on sales **must** have the mls sheet attached (mls book sold printout) FSBO or any transactional must have HUD attached for credit of sales and contract pages 1 & 2.
3. No referrals out of the selling area will be counted unless agent holds an active license in that state.
4. All awards will be audited. Any sales award application that is not accompanied with the above information will not be counted. There will be no phone call to ask for the correct information.
5. All awards to be turned in by **JANUARY 9th.** (of the new year)

\_\_\_\_\_ Individual Residential

\_\_\_\_\_ Team Residential

\_\_\_\_\_ Individual New Construction / Site

\_\_\_\_\_ Team New Construction / Site

\_\_\_\_\_ Individual Commercial

\_\_\_\_\_ Team Commercial

---

## BROKER VERIFICATION

I, \_\_\_\_\_ a REALTOR® in good standing with The Beaver County Association of REALTORS®, hereby affirm that this application is true and correct.

\_\_\_\_\_  
Signature of Applicant

Certification of Employing Broker during the qualifying year:

I hereby recommend for a Sales Award, REALTOR® \_\_\_\_\_,  
and verify that the itemized document of lists/sales is true and correct.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Broker of Record/Manager

Note: If an applicant has worked for more than one office during the calendar year of the sales award, he/she must submit a separate signed application from each employing Broker/Manager.



NAME \_\_\_\_\_

Must also send RES - BOOK - SOLD printouts (12 per page)

	A	B	C	D	E
	Date of Sale	MLS #	Sale Price (my listing)	Sale Price (my sale)	Cumulative Totals
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					

# Beaver County Association of REALTORS®

## Service Plus Award Points for 2014

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Company: \_\_\_\_\_

**Criteria:**

Minimum of 10 points to be eligible for a Service Plus Award

Earn 1 Point for each BCAR function attended in 2014

Earn 2 Points if you Chair a BCAR Committee in 2014

Earn 1 Point if you are a BCAR Committee member for 2014

Earn 2 Points if you are a BCAR Officer in 2014

Earn 1 Point if you are a BCAR Director for 2014

Earn 1 Point if you actively participate in a community service organization in 2014

Affiliates: Earn 1 Point for each affiliate meeting attended in 2014

	2014 BCAR Functions	Date	Points
1	Awards & Installation Banquet	2/5/2014	
2	March Membership Meeting	3/16/2014	
3	April Membership Meeting	4/16/2014	
4	May Night at the Races	5/14/2014	
5	June Family Picnic	6/26/2014	
6	September Affiliate Round Table	9/11/2014	
7	October Steak Gate	10/15/2014	
8	November Charity Auction	11/5/2014	
9	December Affiliate Holiday Beginnings	TBD	
	<b>2014 BCAR Events</b>		
	Fair Housing Seminar	4/3/2014	
	Inner Fire Seminar	4/22/2014	
	YMCA Breakfast	5/6/2014	
	<b>Membership</b>		
	BCAR Officer		
	BCAR Director		
	Committee Chairperson		
	Committee Member		
	Community Service Organization		
	<b>Affiliate</b>		
	Monthly Meetings		
		<b>TOTAL POINTS</b>	



## Excel Mortgage Group, Inc.

325 Beaver Street  
Beaver, PA 15009

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

- **FHA / VA (EXPERTS FOR 20 YEARS)**
- **USDA GUARANTEED RURAL HOUSING (EXPERTS FOR OVER 10 YEARS)**
- **CONVENTIONAL**
- **PURCHASE / REFINANCE**
- **CONSTRUCTION**
- **INVESTMENT**

Voted  
"Best of the Valley"  
2008, 2009, and 2010

### AVAILABLE EVENINGS AND WEEKENDS!!!!

**Bill Roorback**  
Owner /Sr. Loan Specialist  
Cell: 724-462-5151  
broorback@xlmortgage.com  
NMLS #140581

**Mona Simmons**  
Loan Specialist  
Cell: 724-561-3158  
monas@xlmortgage.com  
NMLS #144218



Licensed by PA Department of Banking



### AFFORDABLE HOME LOAN PROGRAMS



#### FHA Program

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

#### First-Time Homebuyer Program

- Low down payments
- Down payment and closing costs may be gifted
- No Private Mortgage Insurance (PMI) required
- Choose fixed-rate loan amounts up to \$200,000.



**Denise Baker**  
Mortgage Loan Specialist  
NMLS #288338  
Home Savings Beaver Office  
Office: 724-770-0700  
Cell: 330-719-5217  
Email: dbaker@homesavings.com



**DON'T BE ALONE OR  
HUNGRY THIS CHRISTMAS  
SPEND THE DAY WITH US!  
21<sup>st</sup> ANNUAL  
FREE DINNER  
CHRISTMAS DAY**

**DEC. 25 11:30 a.m. - 3:00 p.m.**

**HELD AT:  
BEAVER FALLS  
HIGH SCHOOL  
1701 8<sup>th</sup> Avenue**

**Hosted by:  
Christian Assembly  
CARE Outreach Ministry  
(724) 846-3751**

**EVERYONE IS WELCOME!**

**DONATIONS AND VOLUNTEERS ARE NEEDED**

For the **21st Annual FREE Christmas Dinner**

What is needed: NEW items of clothing, toys, toiletries, domestics, cosmetics, etc.—the items do NOT need to be wrapped

Also monetary donations are greatly appreciated to purchase whatever is not received.

Last year over 1,300 people spent the day with us and enjoyed a wonderful meal and a great time of fellowship

Hosted by Christian Assembly Care Outreach Ministry 724-846-3751





## 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.



# 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



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

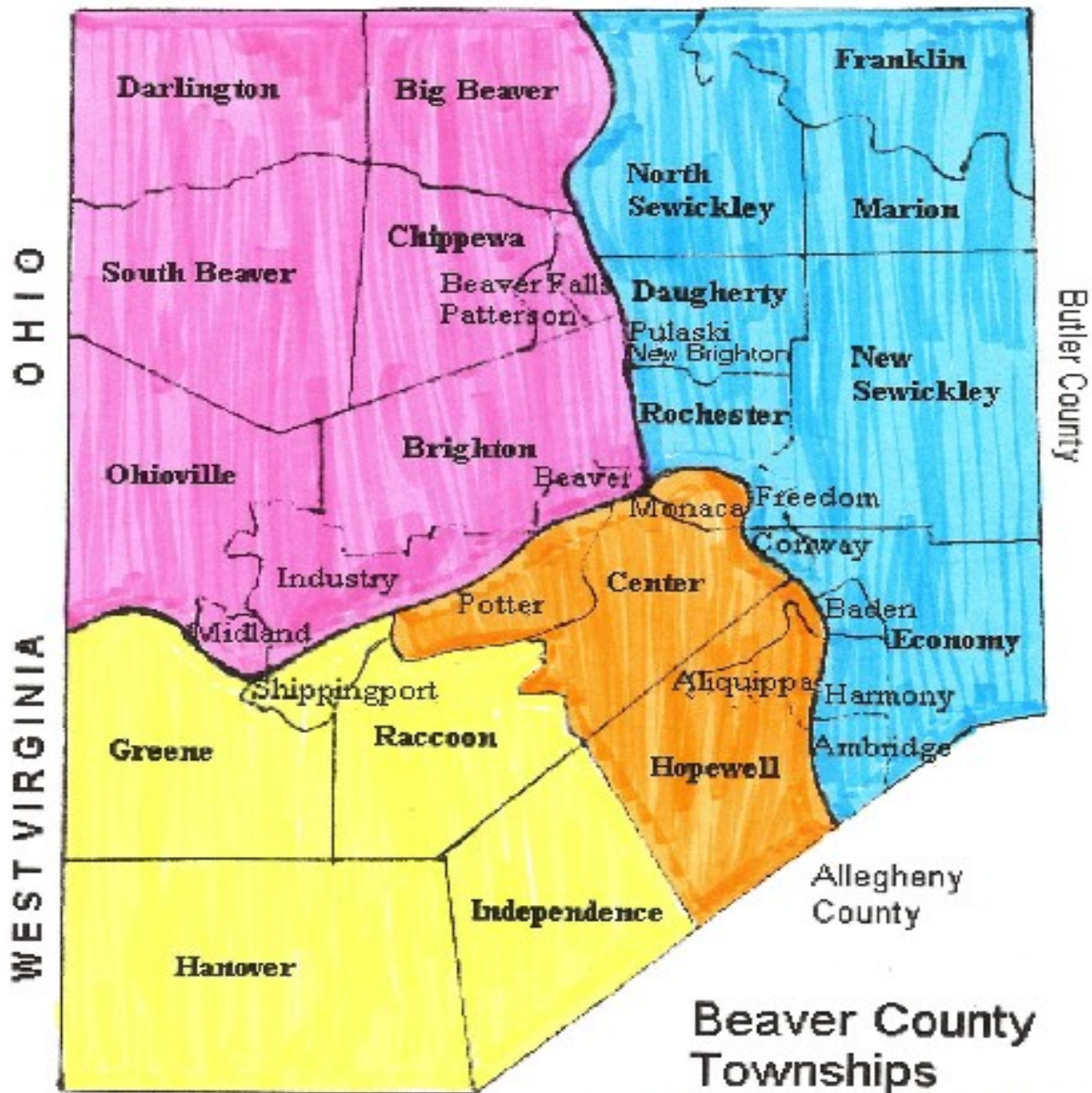
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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.**

**New Listings:** If you have a new listing and would like it to be on the Beaver County Tour you must go to the multi list and pull up the listing. There you will find an agent tour. Click the date that corresponds with the below schedule for the area your listing is in.

## 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

HANCOCK COUNTY SAVINGS BANK, FSB

Phone: 800-225-1620

**Representatives:** Judy Swearingen and Debbie Walker

**Serve** Hancock, Brooke, and Ohio Counties in WV; Beaver, Parts of Washington, and Allegheny Counties in PA; Columbiana and Jefferson Counties in OH;

**Products/Services Offered:** Purchase, Refinance, Construction Loans, Biweekly Loans, First-time Home-Buyers, Fixed and Adjustable Rate Loans, and Lot Purchase (We Do Not Sell Our Loans)

HERITAGE SECURITY & SERVICE CO. INC.

Phone: 724-857-3371

**Representatives:** Gregory Peluso and David Peluso

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

**Products/Services Offered:** Land Title Insurance

HOME SAVINGS & LOAN

Phone: 330-719-5217

**Representative:** Denise Baker

**Serve** Beaver County

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

HSA HOME WARRANTY

Phone: Nikki 412-513-6426

Joel 412-657-6265

**Representatives:** Nikki Taylor and Joel Bolinger

**Serve** Western Pennsylvania

**Products/Services Offered:** HSA 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 HSA representative.