

# THE REALTOR REPORT

## PRESIDENT'S LETTER

DECEMBER 2015



### 2015 Officers and Board of Directors

**President:** Bev Pietrandrea  
**President-Elect:** Bridget Wysocki  
**Secretary:** Judy Plakosh  
**Treasurer:** Michelle Branham  
**Directors:** Bob Bixler  
Dave Bodell  
Rita Brimmeier  
Ernie D'Achille  
Lisa Dowling  
Peg Gahles  
Amy Logan  
Cindy McConnell  
Joan Shanahan  
**Immediate Past-President**  
Leslie Chaklos  
**Affiliate Director:**  
Rich Masucci  
**Association Executive:**  
Karen Fuller

Dear Realtors and Affiliates,

What a great honor it has been for me to serve as your President in 2015. I have truly enjoyed it. It was a great year because of the phenomenal executive board, board and membership working together as a team to get things accomplished. In doing this we had Karen Fuller, our AE, who did an outstanding job keeping everyone on track and making sure all was under control. I also would like thank Ed & Jackie McLaughlin and the Bovard-Anderson office for being so supportive of me throughout the year.

BCAR will be getting a great new President, Bridget Wysocki, and an awesome board to continue to improve on our wonderful organization. The board is sad to say good bye to two long time dedicated past presidents, committee chairs, board members and very active Realtors at PAR Leslie Chaklos and Lisa Dowling. Thank you Leslie and Lisa for your dedication to the Real Estate world, but most of all to the dedication to the BCAR Board to make it one of the best. We will miss you!

This is the season for all of us to reflect on the past year and to give thanks for all of our blessings and successes that have come our way. All of us can find that we could have done some things differently, that we weren't always right, could have been more patient and probably should and could have volunteered more and a hundred more things that we could have done. But what we should really realize is all we did accomplish in a year. As my mother said many years ago to me, as you get older the years seem to get shorter!!!! Oh how true that is. So, this season stay positive and realize all of your amazing accomplishments, stop and enjoy the season with your families because you won't get a retake and realize that you are one person and that you are in the driver's seat. If you do your very best with the best intentions that is all one can ask for!

I celebrate Christmas so I am wishing all a very Merry Christmas and a Blessed New Year! I also am wishing a very Happy Holiday to all of you who celebrate a different holiday and a Blessed New Year!! Wishing much health, happiness and prosperity in 2016.

ENJOY LIFE!

*Beverly*





## SALVATION ARMY REALTOR RING DAY

The REALTOR Ring Day to Support the local Salvation Army was held on Friday, December 4th. The Beaver County Association of REALTORS® would like to THANK all those volunteers. Here are some pictures of the ringers.



Debbie Bianco  
 Bob Bixler  
 Dave Bodell  
 Mary Briancesco  
 Leslie Chaklos  
 Jill Dehart  
 Estelle Evans  
 Jessica Farinelli  
 Peg Gahles  
 Mary Ann Gibson  
 Yvonne Goff  
 Karen Hutman  
 Shelley Hysong

Amy Logan  
 Rich Masucci  
 Cindy McConnell  
 Brenda Petkunas  
 John Petkunas  
 Adam Pietrandrea  
 Bev Pietrandrea  
 Judy Plakosh  
 Elaine Savoldi  
 Joan Shanahan  
 Michelle Tirreno  
 Bridget Wysocki







## UPCOMING EVENTS:

December 31st Dues for REALTORS & Affiliates Due

January 9th Sales Awards Due

January 15th Next Affiliate Meeting

February 9th Installation and Awards Banquet



## **CODE OF ETHICS**

Article 9: REALTORS make sure that contract details are spelled out in writing and that parties receive copies.



HUSE FACK

WELCOME New Members: **Susan Dey** – SWC Properties, Beaver; **Christopher Cappabianco** and **Eric Lucci**- Berkshire Hathaway, Beaver

Affiliate Changes: **Aaron Miller** is the main contact at First National Bank. His cellphone is 724-462-9269 or email is MillerAa@fnb-corp.com.

**Susan Brody** and **Janet McGrath Sittig** are the contacts at T.A. Closing Network. Susan's email is sbrody@taclosing.com.

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



# LEATHERNECK TREE SERVICE

**NO JOB IS TOO BIG  
OR TOO SMALL!**

**FREE  
ESTIMATES!**

- ~ CROWN THINNING
- ~ CROWN RAISING
- ~ STORM CLEAN-UP
- ~ TREE TRIMMING
- ~ TREE REMOVAL
- ~ TREE CROWN REDUCTION

**BOB ROCHE:  
724 - 480 - 2627**

[WWW.LEATHERNECKTREESERVICE.COM](http://WWW.LEATHERNECKTREESERVICE.COM)

**Always great  
rates** for mortgage,  
refinance and home equity  
loans and **voted  
best mortgage  
lender** by readers of  
the Cranberry Eagle.

Call Shelley Schweinsberg at 724-591-0092  
or email [sschweinsberg@marsbank.com](mailto:sschweinsberg@marsbank.com).  
NMLS #653622



Special Program for  
first time home buyers



  
**Mars National Bank**  
YOUR ONE TRUE COMMUNITY BANK®  
[www.MarsBank.com](http://www.MarsBank.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)

## 2016 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, 2016 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 2016** **\$25.00**  
(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 2016 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, 42% or \$50 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





#### WHY INVEST IN RPAC?

1. Politics are everywhere. Whether you are paying attention or not, local, state and national politics affect your day to day business. Investing in the REALTOR® Party helps to ensure someone is always advocating on your behalf.
2. Your investment in RPAC keeps coming back to you. For example, it is easy to assume that mortgage interest deductibility will always be there. Think again. Issues such as national debt, economic recovery and the complexity of the tax code have kept tax reform high on Congress' agenda. The ongoing debate has put a variety of tax laws, including those affecting our industry, under increased scrutiny. How many sales might you lose without a strong REALTOR® Party fighting to keep mortgage interest deductibility? The same efforts are being made for credit availability, mortgage debt cancellation tax relief, FHA single family mortgage programs, 1031 exchanges and many others that advocate for homeownership and property interests.

#### DID YOU RPAC TODAY?

Please consider donating your fair share of \$15.00 to the 2016 Campaign!

This is found on your 2016 REALTOR dues invoice.

Your BCAR RPAC Chair,  
Leslie Chaklos

**GOVERNMENT AFFAIRS**

By Matthew Wilson, Government Affairs Director

**SB 76:** Senate Bill 76, also known as the property tax bill, did not pass. This was on the table last meeting, but the bill did not pass by one vote. There were several issues with the bill and we were not privy to read the bill that went to the floor. This added more issues to the budget stalemate, and did not pass because of this.

**Beaver County Chamber of Commerce Dinner (attended):** I attended this dinner with Ruthanne Belus and meant with several politicians. I was able to meet the county commissioners, state senators, state representatives, and members of Congressman Rothfus' staff.

**Source of Income Hearing (attended):** I attended the hearing on the proposed legislation change. This change would make "source of income" a protected class in Pittsburgh. The hearing had numerous advocates on both sides, with most advocates against the legislation only because of the increased regulations and process.

**Fundraiser for State Senator Wayne Fontana (attended):** I was able to attend the fundraising event for State Senator Wayne Fontana. I attended the event with John Petrack and Reed Pirain. We were able to talk to State Senator Wayne Fontana about SB 76. In addition to the State Senator, I was able to meet several

**SB 482 County Demolition and Rehabilitation Fund (committee):** I am tracking this legislation to make sure that there is no movement that will affect the membership. The bill as written currently only judicial sales of properties sold due to delinquent taxes. It will allow the governing body of a county to impose up to 10% fee, based off the final purchase price on the buyer. This will go to a countywide demolition and rehabilitation fund.

**SB 931 Eminent Domain (committee):** There is a proposal for a change to eminent domain law. It should allow people who have their houses taken under eminent domain obtain their next housing purchase or rental easier. The new legislation would add an additional sum of money to the "reasonable market value" purchase price of the house. This is implemented to ease the burden of having to forcibly move.

**HB 1331 Real Property Tax Reassessment (tabled):** This bill was introduced to address the issues of property tax reassessment. This issue had be addressed here at the county level after several lawsuits. It seeks to address the problem of property taxes not being reassessed for several decades. It would also have some protection in place to limit the drastic property tax change that could happen after a reassessment.

**Act 99, The Municipal Code and Ordinance Compliance Act: HB 1480; HB 1437 (tracking):**

## SALES AWARDS DUE JANURAY 9th

To all primary members who are wanting to submit a sales award for 2015, please see the below guidelines. You must have a Sales Award Application with Broker Verification and if you need a Sales Volume Sheet, if your company does not provide one. The deadline to submit sales award is **JANUARY 9th!!!**

### ANNUAL PRODUCTION AWARDS

#### A. General Guidelines

- Nominee must be a BCAR Primary member to qualify for award in the subject year.
- Production verification on a sales volume sheet and mls RES Book-Sold (9 listings on a sheet) **must** accompany award nomination to be counted.
- FSBO & Transaction deals **MUST** turn in pages 1 & 2 of sales contract and HUD1 to be counted.
- No out of state referrals will be counted unless the nominee holds and active license in that state the subject year.
- 3+ person task force from various offices will verify production for awards determination.  
All categories of awards will be audited.
- Award certificates will be produced by the Association & recognized at the annual banquet.

#### B. Award Categories

- Individual Residential
- Individual Residential w/1 or more licensed assistant
- Individual New Construction / Site
- Individual Commercial
- Team Residential
- Team New Construction / Site
- Commercial

#### C. Team Determinations

- When advertised as a team in a subject year
- When agent advertises they have a licensed assistant
- When advertising directs calls to: either / or will classify as team
  - When agents share a page of advertising but have each ad directed to named agents – will classify as individual

#### D. New Construction Award

- When advertised as a Site Team in Subject Year
- When 40% listed or sold from New Construction Site  
*\*All site team agents must be listed in ads – as per the PA Real Estate Commission\**

#### E. Commercial Awards

- When advertised as a Commercial agent in subject year
- When 51% listed or sold from Commercial sales



# SALES AWARD APPLICATION

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

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

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

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

## Guidelines:

1. Must be a BCAR primary 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 Residential w/ Licensed assistant

\_\_\_\_\_ 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					



VINYL



## DON'T LEAVE MONEY ON THE TABLE

### Staging is Everything.

- 100's of affordable flooring samples to choose from – Carpet, Hardwood, Laminate, Tile & Vinyl
- 48 hour installation on all in-stock product
- 12 months no interest financing available
- Wholesale prices!

**CALL TODAY – WE CAN BE AT YOUR CLIENT'S HOME IN 48 HOURS OR LESS**

For an appointment contact:

David Belanger

724-407-4036

davidbelanger@riterug.com

[www.RiteRug.com](http://www.RiteRug.com)

Join Us On:    

**RI TERUG  
DIRECT**



For over 10 years, iMortgage Services' title and settlement services have provided the quality reports, fast turnaround times, and title expertise needed to handle any real estate transaction in all 50 states. We have an established nationwide title abstractor, attorney, and closing notary network to support real estate agents, lenders, and homeowners with title clearance and during the settlement process.



*Contact iMortgage Services today for a no obligation consultation at 888-575-8555*

#### Specializing in:

- Purchase
- Refinance
- REO/Foreclosure Management
- Title Insurance
- Closing Services

iMortgage Services LLC • 2570 Boyce Plaza Road, Boyce Plaza III, Pittsburgh, PA 15241 • 888-575-8555

[www.imortgageservices.com](http://www.imortgageservices.com)



The Beaver County Association of REALTORS® would like to say “**THANK YOU**” to all those who contributed to this year’s Annual Charity Auction. Without your continued support the auction would not have been such a HUGE success!!

**Thank you again!!!!**

**Auction Committee**

Bodell, Dave  
Briancesco, Mary  
Briancesco, Nitallia  
Brown, Gloria  
Chaklos, Leslie  
Dowling, Lisa  
Evans, Estelle  
Fuller, Frank  
Fuller, Karen  
Hysong, Shelley  
Jacobs, Dorothy  
Kirby, Kathleen  
Kirby, Woody  
Mike, BJ  
Moore, Susan  
Ochs, Paula  
Pietrandrea, Adam  
Pietrandrea, Beverly  
Randza, Jean  
Simmons, Mona  
Smith, Lois  
Smith, Tammy  
Smith, Vic - Chairperson

**MERCHANTS**

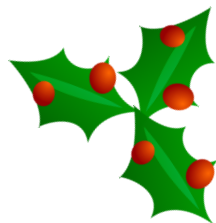
1810 Tavern  
A.K. Nahas  
Alchemy Soap Company  
Allen Jewelers  
Anonymous  
Appian Way Café  
Beau Co Bistro  
Beaver County Kennel Club  
Berts Wooden Indian  
Bonnie August Flower

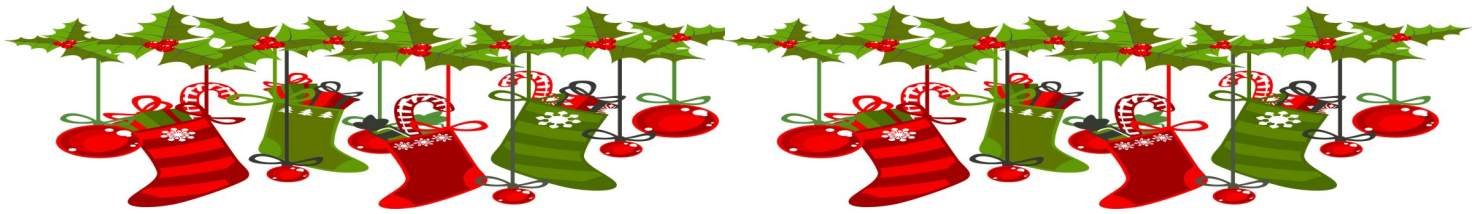
**MERCHANTS CON'T.**

Brake Stopp  
Bruster's Ice Cream  
Bryson Pest Control  
Bufano's Hair Design  
Conway Pizza  
Courtney Laughlin Frames  
Craig Cox  
Dorothy Jacobs  
Edible Arrangements  
GCU Greek Catholic Union  
Generation's Photo  
Ginny Gleason  
Habitat for Humanity  
Home Sure Inspections  
Homer Nine Heating  
Hostess Shop - Beaver  
Hutch & Home  
Intelli Brand  
Janney Montgomery Scott  
Laurel Highlands BS of America  
Maple's Restaurant  
Marge Salamone  
McNutts Abbey Flowers  
PA Preferred Mortgage  
PA Preferred Settlements  
Patrick's Pub - Moon  
Pizza Joe's - Beaver  
Pizza Joe's - New Brighton  
Richwell Custon Homes  
Ron Lewis Motors  
Rosalinds Candy Castle  
Shirley Shoppe - Beaver  
Snyder's Flowers  
Starbucks - Beaver  
The Club at Shadow Lakes  
This Little Stich  
Thursday's Restaurant  
Waffles Inc.  
Walker's Bar & Restaurant - Moon

**AFFILIATES**

AgChoice Farm Credit  
All Realty Transfer  
American General  
BCAR Affiliates  
Beaver County Times  
Bill Stouffer  
Broker's Settlement  
Clearview Federal Credit Union  
Design Inspirations  
Excel Mortgage  
Hancock Architecture  
Hancock County Savings  
Home Savings & Loan - Beaver  
Home Savings & Loan - Cranb Twp  
HouseMaster Inspections  
Housing Opportunities of BC  
HSA Home Warranty  
iMortgage Services  
Insurance Unlimited  
J L Camp Inspections  
Mars National Bank  
Mona Simmons  
Mortgage Lending Solutions  
Neil & Tahia Smilek  
PA Land Titles  
T. A. Closing Network  
Ted George  
Wesbanco  
West Penn Financial





### **BROKERS**

Berkshire Hathaway Home Services  
Bovard Anderson Company  
Commonwealth Real Estate  
Hostetter Real Estate  
Howard Hanna Corporate  
Kristufek Agency  
Lounder & Associates  
Northwood Realty Services  
RE/MAX Select Realty  
Strobel Realty  
Town Center Associates  
Valley Realty  
Zarnich & Associates Appraisers

### **REALTORS**

Leone, Anthony  
Livingston, Jan  
Logan, Amy  
McDonough, Janet  
Mendicino, Lisa  
Mike, BJ  
Pazur, Leslie  
Peters, Leigha  
Peterson, Lynn  
Pietrandrea, Beverly  
Plakosh, Judy  
Randza, Jean  
REALTORS® of Metropolitan  
Pittsburgh  
Reed, Tina  
Ross, Lorraine  
Rossi, Nancy  
Sample, Debbie  
Smith, Vic & Lois  
Taggart, Jean  
Trenor, Denise  
Tubbs, Molly  
Wysocki, Bridget

### **REALTORS®**

Beaver County Assoc. of REALTORS®

Belcastro, Kathy  
Bendik, Jeanne  
Bianco, Lori  
Board of Directors  
Bodell, Dave  
Boylan, Pat  
Branham, Michelle  
Braun, Pam  
Briancesco, Mary  
Brimmeier, Rita

Butler Association of REALTORS®

Cain, Paul  
Chaklos, Leslie  
Cleary, Judy  
Croushore, Ron  
D'Achille, Ernie  
D'Amico, Frank  
Daniel, Sue  
Dobish, Chuck  
Dowling, Lisa  
Ford, Janis  
Fosnot, Scott  
Fosnot, Tabitha  
Garvin, Bob & Mary  
Genaro, Joann  
Graham, Chris  
Green, Kathy  
Guido, Tina  
Gulla, Mark  
Gulla, Melissa  
Heimbrook, Sally  
Hosack, Tom  
Hostetter, Lee  
Hostetter, Lee Alan  
Hostetter, Marjorie  
Hutman, Karen  
Kristian, Nancy  
Leonberg, Chad





Thank you to the affiliates for hosting the Holiday Beginnings. A great time was had by all with food, entertainment, prizes and an ugly sweater contest! There were over 50 people in attendance. Here are some pictures of the event. Thank you to Tommy Beaumont for the entertainment. Make sure to come out next year to this fun evening, a way to kick start the Holiday Season.







## 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

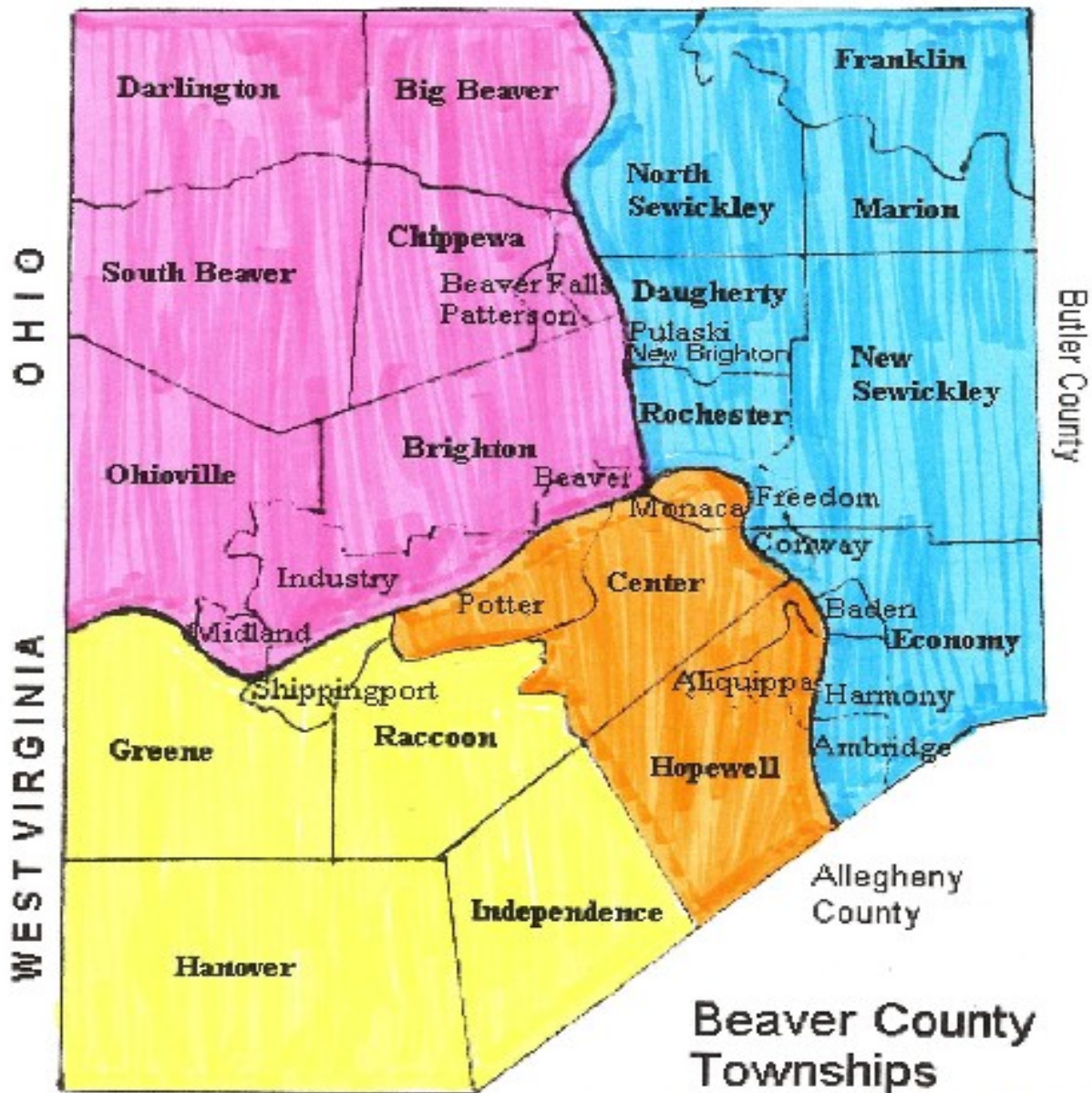
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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

### WEST PENN FINANCIAL SERVICE CENTER

Phone: 412-246-2719

**Representative:** Heather Matuszewski

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

**Products/Services Offered:** Purchase & Refinance loans, Conventional, FHA, VA, 1st Time Home Buyer

### WIN HOME INSPECTIONS

Phone: 724-683-3144

**Representatives:** Kevin Miller and Dana Taylor-Miller

**Serve** Beaver and Butler Counties

**Products/Services Offered:** Residential Home Inspection

### WINDOWS R US NORTH

Phone: 724-772-9000

**Representatives:** Duane Hardek and Jeff Martin

**Serve** Armstrong, Beaver, Butler, and Lawrence Counties

**Products/Services Offered:** Windows, Doors, Roofing, and Siding

### AgCHOICE FARM CREDIT

Phone: 724-482-2173

**Representative:** Elaina Eppinger

**Serve** Pennsylvania and some parts of West Virginia

**Products/Services Offered:** Country Home Loans, Construction Loans, Land Loans, Farm Loans, Leasing, Accounting & Record Services, Credit Life Insurance, Business Planning, Payroll Services, Crop Insurance, and Appraisal Services.