

THE REALTOR REPORT

Beaver County Association of REALTORS®

PRESIDENT'S LETTER

DECEMBER 2013



2013 Officers and Board of Directors

President: Rudy Zetz, Jr.
President-Elect: Leslie Chaklos
Secretary: Amy Logan
Treasurer: Shirley Lyden
Directors: Ernie D'Achille
Lisa Dowling
Pam Keczmer
Cindy McConnell
Leslie Pazur
Beverly Pietrandrea
Tera Powell
Kelly Scott
Bridget Wysocki
Immediate Past-President
Vic (Bill) Smith
Affiliate Director:
Shelley Schweinsberg
Association Executive:
Karen Fuller

Hello,

Well, here it is my final letter as your President. Where has the year gone to? And what a great year we had!!

In case you missed it, or just didn't participate, let me highlight some of the year for you. The association held the Installation and Awards Banquet, as a luncheon that was well attended plus Proclamations were given out to the top awardees. In April, we celebrate our 70th Charter Anniversary. In May, those with the SRES Designations participated in a Reverse Mortgage event at the Senior Center at the Mall. In August, we offered a 7 hour Radon CE class. September was the Steak Gate, where you could get a steak dinner for only \$10. Plus the association held a SRES Designation class. October was the Realtor R Day. The Affiliates sponsored the educational round tables and a CE class was offered in the afternoon. Community Service participated in the Trick or Treat Trail for Halloween in New Sewickley. Also Community Service did a food drive for Salvation Army, donated funds to Cornerstone, who help homeless Veterans, and to the Christian Assembly for their Christmas Day dinner. Then in November we had our Annual Charity Auction. Also did you notice all the great advertising in the Beaver County Times Home Buyer's Guide?

There were a lot of opportunities made available to the membership this year. This year could not have happened without the Board of Directors, Committee Chairs, and the Dream Team. I would like to Thank each and every one of them for their help and support during my year as President. **We have good people doing great things!**

Now, if you have any problems.....Call Leslie Chaklos, your 2014 President!!

Your Prez,

Rudy



Merry Christmas to you and your Family

Agents & Affiliates!

Join us for our 5th Annual Affiliate Sponsored

Holiday Beginnings

A time to relax with friends and colleagues

Thursday, December 12th

5:00pm - ? Happy Hour

Thursday's – Bridgewater

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 9th

**DON'T BE ALONE OR
HUNGRY THIS CHRISTMAS
SPEND THE DAY WITH US!
20th ANNUAL
FREE DINNER
CHRISTMAS DAY
DEC. 25 11:30 a.m. - 3:00 p.m.**

**HELD AT:
BEAVER FALLS
HIGH SCHOOL
1701 8TH. AVE.**

**HOSTED BY:
BEAVER FALLS
CHRISTIAN ASSEMBLY
(724) 846-3751
EVERYONE IS WELCOME!!**

CODE OF ETHICS

Article 3: REALTORS® cooperate with other real estate professionals to advance their clients' best interest.

Welcome New Member: Brittany Pettibon of Northwood, Cranberry Twp.

Member Changes: Chuck Casbourne is now with Strobel Realty.

Get Well Wishes to Nick Zarnich of Zarnich and Associates. Nick is recovering from knee surgery. If you would like to send Nick a card his address is 440 Pittsburgh Road, Rochester, PA 15074

Please Note: If you are making changes to your membership, like switching offices or changing your email address, be sure to keep us informed. Our information is based on what you provide.

*** 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.

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
www.mybcar.com

2014 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 Payment due by December 31, 2013 to avoid \$50 Late Fee.

NAR	\$155.00	For voluntary donation to RPAC*	
PAR	130.00	395.00	subtotal
LOCAL	<u>110.00</u>	<u>15.00</u>	RPAC*
TOTAL	\$395.00	\$410.00	TOTAL

Secondary REALTOR® Dues for 2013

\$110.00

(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 2014 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2014, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$130 per member dues, 8.5% or \$11 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 1ST.**

*REALTORS® Political Action Committee

Realtors: Are Your Clients Looking for a Lender?

Clearview Federal Credit Union offers First Mortgages and Home Equity Loans!

First Mortgages

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

Home Equity Loans

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



1-800-928-0003
clearviewfcu.org

Federally Insured by NCUA. Equal Housing Lender.

Center Twp. Branch
210 Golfview Dr.

Chippewa Branch
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch
2646 Brodhead Rd.

Whether your clients are first-time homebuyers, moving up to a new or bigger home, looking to down-size, or even looking for the comfort and convenience of a simpler lifestyle, you can count on my expertise to help them meet their goal.

With a wide selection of home loan programs, and backed by a local team that can make loan decisions fast, I can help qualified borrowers find a home loan that works for them.

**FHA • VA • USDA RURAL HOUSING • CONVENTIONAL •
ARMS • FIRST TIME HOMEBUYER PROGRAMS**

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.



**Margaret J. Matuza
MORTGAGE LOAN
CONSULTANT**

**420 E Main Street
Carnegie PA 15106**

**412-489-4901 Office
412-726-7708 Cell**



UNM NMLS # 2229 •
UNM PA# 20883 • LIC# 20962 • NMLS# 135514



Beaver County Association of REALTORS® would like to take this opportunity to say “THANK YOU” to all those who contributed to our Annual Charity Auction. This event would not be so successful without your support! THANK YOU!!!

MERCHANTS

1810 Tavern
A.K. Nahas
Allen Jewlers
Anderson Candies
Appian Way Café
Applebee's - Monaca
Beaver County Kennel Club
Beaver Supermarket
Berts Wooden Indian
Best Little Hair House - Beaver
Brake Stopp
Bruster's
Bryson Pest Control
Bufano's Hair Design
Castle Games and Toys
Christofer A. Caputo, DDS
Clark's Restaurant - Moon
Conway Pizza
Courtney Laughlin Frames
Cut Company
Darroch Memorial Chapel
Dorothy Jacobs
Dr. Ruth Aiken
Frank & Karen Fuller
Frank Makozy, DDS
GCU Greek Catholic Union
Generation's Photo
Ginny Gleason
Good Internet Training
Habitat for Humanity
Hangar's Restaurant
Hawkeye Inspections
Helen Hutman
Home Sure Inspections
Homer Nine Heating
Hostess Shop - Beaver
Janney Montgomery Scott
Javy's/Franzee's Banquet Hall
Kelly's Cut
Laurel Highlands BS of America



MERCHANTS CONT.

Maple's Restaurant
Marbull's Resturant
Mark Handlovich
Mohawk Trails Golf Course
Nails by George
Nails Today - Beaver
PA Preferred Mortgage
PA Preferred Settlements
Papa Johns Pizza - Rochester
Patrick's Pub - Moon
Pizza Joe's - Beaver
Pizza Joe's - New Brighton
Pollock's Office Products
Radon Detection & Control
Robert's Roadside
Ron Lewis Motors
Sal's Resturant
Seven Oaks Country Club
Shirley Shoppe - Beaver
Sincerely Yogurt
Snyder's Flowers
Starbucks - Beaver
Stephanie Milazzo
Texas Roadhouse
The Club at Shadow Lakes
The Salon on Third - Beaver
This Little Stich
Thursday's Restaurant
Towne Square Resturant
Vocelli's Pizza Pizza - Rochester
Walker's Bar & Restaurant - Moon
Waters Edge



AFFILIATES

AgChoice Farm Credit
All Realty Transfer
American General
BCAR Affiliates
Beaver County Times
Broker's Settlement
Citizen's Bank
Clearview Federal Credit Union
Commonwealth Suburban Settlement
Excel Mortgage
First National Bank
Hancock County Savings
HouseMaster Inspections
Housing Opportunities of BC
Huntington Bank
iMortgage Services
Insurance Unlimited
J L Camp Inspections
James Media
Jill Oberleitner
Mars National Bank
Mona Simmons
Mortgage Lending Solutions
Mortgage Network
PA Land Titles
Rite Rug Direct
T. A. Closing Network



BAKE SALE CONTRIBUTORS

Bender, Kay
Bianco, Debbie
Carofino, Joe
Chaklos, Leslie
Gall, Patty
Goff, Yvonne
Hutman, Karen
Johnson, Janice
McConnell, Cindy
McConnell, Gloria
Oberleitner, Jill
Randza, Jean
Simmons, Mona
Wysocki, Bridget
Yantos, Doris



REALTORS®

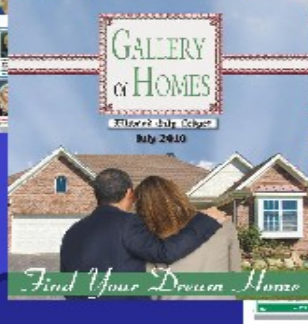
Beaver County Assoc. of REALTORS®
Bendik, Jeanne
Brown, Gloria
Butler Association of REALTORS®
Caplan, Marilyn
Chaklos, Leslie
Cleary, Judy
Croushore, Ron
Daniel, Sue
Dowling, Lisa
Garvin, Bob & Mary
Heimbrook, Sally
Hosack, Tom
Hostetter, Lee
Hostetter, Lee Alan
Hostetter, Marjorie
Hutman, Karen
Kristian, Nancy
Livingston, Jan
Lyden, Shirley
Mike, Elizabeth
Pazur, Leslie
Peterson, Lynn
Pietrandrea, Beverly
Randza, Jean
REALTORS® of Metropolitan Pittsburgh
Rees, Doug
Ross, Lorraine
Salamone, Marge
Smith, Vic & Lois
Verbeke, Jocelyn
Wysocki, Bridget

BROKERS

Bovard Anderson Company
Hostetter Real Estate
Howard Hanna Corporate
Kristufek Agency
Lounder & Associates
Northwood Realty Services
Oxford Realty
Prudential Preferred Realty
RE/MAX Select Realty
Strobel Realty
Town Center Associates
Valley Realty
Zarnich & Associates Appraisers

Beaver County's #1 Way to Advertise!

Beaver County's Main Source for News, Sports & Entertainment.
41,000 Daily Circulation and Over 6 Million Monthly Views Online.



We Are Your Full Service Advertising Outlet

- Print
- Mailers
- Web
- Inserts

Callkins
media
weqis

The Beaver County Times ■ Allegheny Times ■ Ellwood City Ledger ■ Times iMedia ■ Valley Tribune

What are your country home dreams?



Country Mortgages
AgChoice PC
Knowing you makes the difference.

We can help them come true!

Financing for:

- Construction
- Home improvements
- Horse barns
- Storage buildings
- Farm improvements
- Loans and leases

And much more!

Free Prequalifications

Call Jim, Elaina or Kathy

1-800-829-0056

www.AgChoice.com

or email ButlerInfo@AgChoice.com



Jim McGinnis, Elaina Eppinger and Kathy Hartzell

BEAVER COUNTY ASSOCIATION OF REALTORS®

REALTOR® of the Year Nomination

PURPOSE: To recognize the REALTOR® member of the Association who has provided outstanding service to the Association, real estate profession and to the community. This is not a listing or sales award, but an award for the REALTOR® who best exemplifies on a business and personal level the qualities that make a REALTOR®.

SOME CRITERIA TO CONSIDER: REALTOR® Spirit, Association Activity, Business Accomplishments, and Community Service/Civic Activity; Ideally this is someone you would be proud to put before your peers and the public.

Name of Nominee: _____

Office: _____

Nominator: _____

Office: _____ Phone: _____

Achievements and contributions:

REALTOR® Spirit: faithfulness to the principles of organized real estate, laws and regulations of their Association, the Code of Ethics and time and effort expended in furthering principles of good real estate practice among other real estate practitioners, press and the general public.

ASSOCIATION ACTIVITY (LOCAL): Activity in the local association, offices held, committee work, special assignments meeting attendance and active participation in association events.

BUSINESS ACCOMPLISHMENTS: General reputation for professional competence, public recognition of business conduct, service to clients and customers.

COMMUNITY SERVICE/CIVIC ACTIVITY: Local, State and National level participation in civic and Service Clubs, charitable activities, political activity, fraternal or religious groups.

ADDITIONAL COMMENTS: _____

ALL NOMINATIONS MUST BE IN TO ASSOCIATION BEFORE **DECEMBER 18th.**

Mail to : Beaver County Association of REALTORS®
650 Corporation Street, Suite 401
Beaver, PA 15009

Fax to : 724-774-1984
Email: bcar3@verizon.net

Signature of Nominator: _____

Date: _____

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 9, 2014**.

_____ 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 pinouts (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					
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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

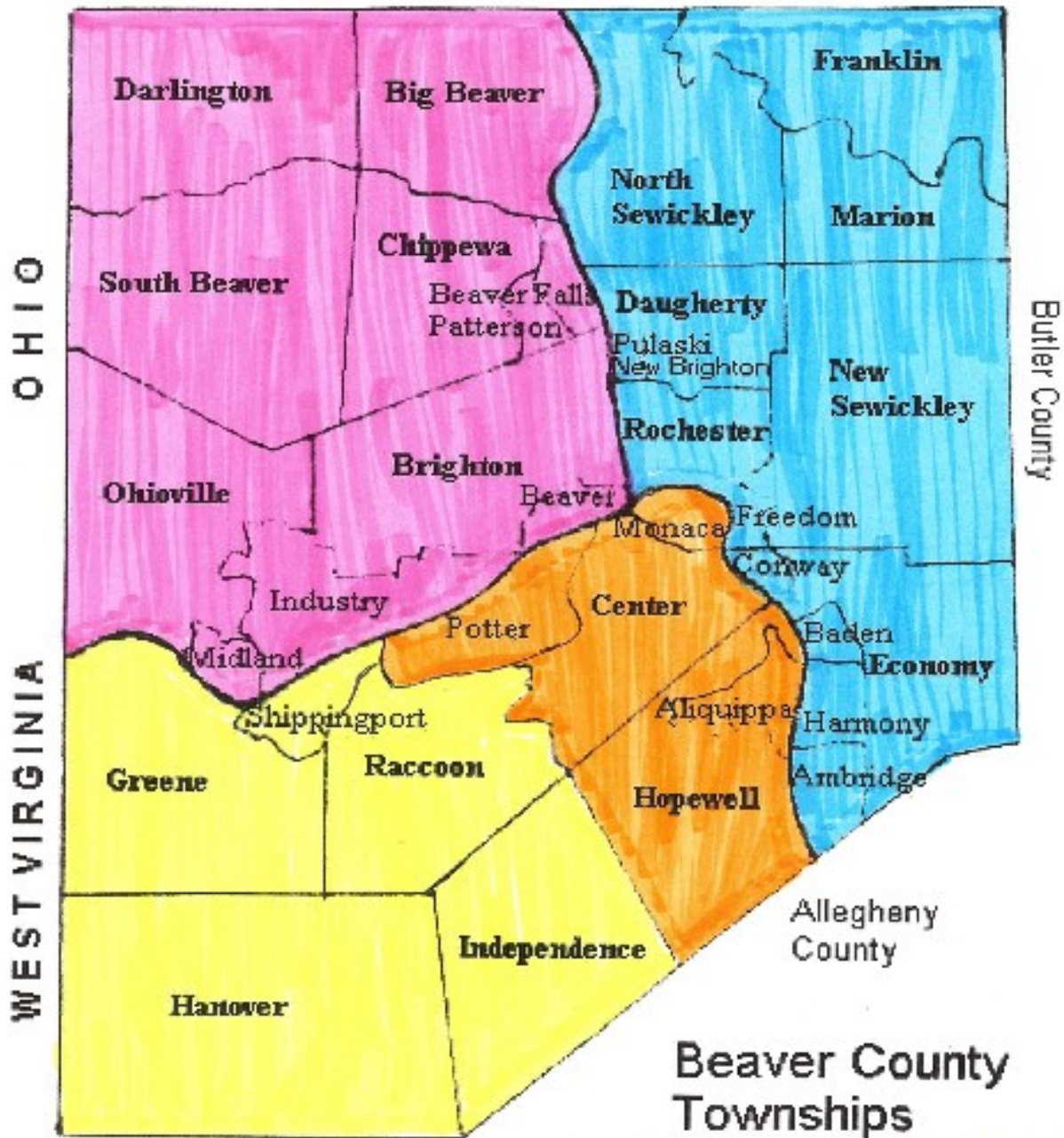
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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

WELLS FARGO HOME MORTGAGE

Phone: 515-213-6500

Representative: Jim Linnane

Serve Beaver and surrounding areas

Products/Services Offered: Mortgage Lender

AgCHOICE FARM CREDIT

Phone: 800-829-0056

Representatives: Elaina Eppinger and Kathy Hartzell

Serve Armstrong, Beaver, Butler, Clarion, Jefferson, Lawrence and Northern Allegheny Counties

Products/Services Offered: Home Mortgages, Construction Loans, Bare Land, Refinances, Hobby Farms and Recreational Properties, Wealth Management Services

ALL REALTY TRANSFER, INC

Phone: 724-847-4460

Representatives: Sue Grady and Joseph Budicak

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

Products/Services Offered: Real Estate Closings and Title Insurance

AMERICAN GENERAL SERVICES

Phone: 724-728-9507

Representative: John Fencil and Rebecca Larson

Serve Most of Pennsylvania

Products/Services Offered: Residential and Commercial, Cash Transactions 1031 Tax Deferred Exchange, and Relocation

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