REALTOR® RAPPER

PRESIDENT'S CORNER

My Brothers and Sisters of the BCAR,

It's time for me to say move on, keep changing, keep improving, and stay ahead of the curve. Anyone can follow, and there's certainly nothing wrong with that. But I believe the successful people in this business are the leaders and entrepreneurs of the business world. As we go so goes the country. "Nuff of that, I don't want to ruin my image.

Look at what you accomplished this year. You survived LAST year and came back strong.

We now have a web site up and running, and though we have not even scratched the surface of what it can and WILL do for us, we are on our way to being more efficient, more communitive and more able to respond quickly to market changes.

We had the most successful Auction to date. Much appreciation to Vic Smith and ALL of his Helpers. Without the committee and their efforts and the support we get from our Brokers, Agents and our SUPER STAR AFFILIATES....there would be a lot of Organizations that wouldn't be having as great a Christmas as they will have now.

You elected new people to the Executive Board and the Board of Directors. Congratulations this will keep us fresh. My personal THANKS to all who ran....do it again.....stay involved.

KEEP SUPPORTING OUR AFFILIATES..... THE KNOWLEDGE AND MONETARY SUPPORT THEY GIVE US EACH YEAR IS INCREDI-BLE.

Thank you all for your support this year. **MERRY CHRISTMAS** AND A VERY **HAPPY AND PROSPEROUS NEW YEAR**.

GO GET'EM PEG!!!

Rudy Zetz

DECEMBER 2009

2009 Officers and Board of Directors

President: Rudy Zetz, Jr. President-Elect: Peg Gahles Secretary: Jack Lyden Treasurer: Mike Raich Directors: Leslie Bostaph Leslie Chaklos Frank D'Amico Keith DeVries Lisa Dowling Melissa Hill Shirley Lyden Lorraine Ross Vic (Bill) Smith Immediate Past-President Lynn Gratta Affiliate Director: Ellen Caputo Association Executive: Karen Fuller



SAVE THE DATE Saturday, January 23, 2 Saturday, January 23, 2 Annual Awards And Installation Banques The Club at Shadow Lal Cocktails at 6:00 p.m. Sit Down Dinner at 7:00 p. \$40/person (prepaid event)

Saturday, January 23, 2010

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Installation Banquet

The Club at Shadow Lakes

Sit Down Dinner at 7:00 p.m.

CONTRACTOR DE CONTRACTOR

Dinner music provided by: The Alcazan Jazz Trio Dinner selections will accompany your personal invitation.

CODE OF ETHICS

Article 6: REALTORS® disclose any fee or financial benefit they may receive from recommending related real estate products or services.

Beaver County Association of REALTORS®

2009 Production Award Guidelines

- 1. Must be a BCAR member to qualify for award.
- 2. Production verification on a sales volume sheet (example: mls number, settlement statement or address) <u>MUST</u> accompany award nomination. (Forms are located in Rapper)
- 3. Top 3 awards of all categories or awards within 10% of adjoining award winner will be audited.

Award Categories

- 1. Individual Residential
- 2. Individual New Construction / Site
- 3. Individual Commercial
- 4. Team Residential
- 5. Team New Construction / Site
- 6. Team Commercial

New Construction Award

- When advertised as a Site Team in a 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*

Commercial Awards

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

ALL PRODUCTION AWARDS MUST BE INTO BCAR OFFICE BY JANUARY 8, 2010.

NOTE: BCAR is responsible for acknowledging the Sales Award Winners. It is and always has been the BROKERS responsibility to give out office sales awards.

Calendar of Events:

December 30	Reservations due for New Sales Agreement Training
December 31	REALTOR® of the Year Nominations due to BCAR office
January 5	New Sales Agreement Training, Center Stage
January 8	Deadline for ALL Production Awards to BCAR office
January 15	Reservations due for Installation and Awards Banquet
January 23	Installation and Awards Banquet at The Club at Shadow Lakes

Welcome New Members: Qazi Syed Anzar Ahmed of Exit Realty Capital Area in Harrisburg.

Get Well Wishes to Gloria Brown of Prudential in Beaver who is recovering from surgery. To send Gloria a card 1445 Second Street, Beaver, PA 15009.

Condolences to Patrice Merzanis, Executive Vice President at PAR, and family in the passing of her Grandmother. To send Patrice a card 506 Manor Terrace, Harrisburg, PA 17111

to Carole Ritorto of Penn Suburban Abstract and family in the passing of her brother, David.

*** 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.

Team Determination

- When advertised as a team in a subject year
- When 33% listed or sold with another licensed agent
- When agent has licensed assistant
- When ad direct calls to: either / or -classified as team named agent--classified as individual



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

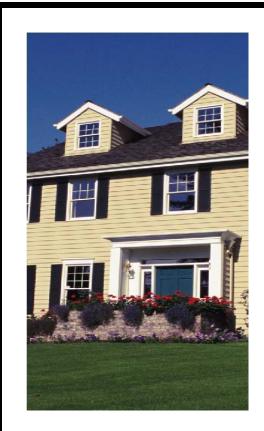


Providing answers. One neighbor at a time.

* Consult a lax advisor regarding lax advantages of contributions, interest carnings and withdrawais.

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

Subsidiary of United Community Financial Corp. Transit Housing Lander Member FDIC homesavings.com



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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

2010 Memb Please complete ALL informatio	-	
Member: Member's office: Complete Office address:		_ Amount enclosed: _Office Phone:
Complete License Number (must be inc e-mail address:	luded)	
NAR PAR LOCAL SUBTOTAL *RPAC/PREF (voluntary) TOTAL Secondary REALTO	\$115.00 105.00 <u>100.00</u> \$320.00 <u>16.00</u> \$336.00 R dues for 20	Dues are payable by December 31, 2009 to avoid a \$50 late fee.
Primary Membership held at: PAYMPaying by checkPaying by creck	IENT INFO ck. Make che dit card. Com	RMATION eck payable to BCAR. plete the following:
Account # (Please make sure all numbers are Signature:	easily read) We ad	
(available to those agents who Primary Membership held at: PAYM Paying by check Paying by creck Cardholder's name Account # (Please make sure all numbers are Signature: Security Code(3 dig	o hold primary mer IENT INFOF ck. Make che dit card. Com easily read) We ad	mbership in another Association) RMATION eck payable to BCAR. plete the following:

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 2010 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2010, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$105 per member dues, 8% or \$8.40 is nondeductible by members for income tax purposes. NAR: Of the \$80 per member dues, 32% or \$26 is non-deductible 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^{ST.}

*REALTORS® Political Action Committee and Pennsylvania's REALTOR® Education Foundation

Beaver County Association of REALTORS® and PAR present New Sales Agreement Training

<u>New Agreement of Sale</u> - The draft of the new agreement was approved at the September Business Meetings, in Harrisburg, pending a few substantive issues being worked out.

When: Tuesday, January 5, 2010
Where: Center Stage in Monaca (1495 Old Brodhead Road)
Time: 9:30 am Registration 10:00 am Training
Cost: Free to Membership \$10.00 to Nonmembers Instructor: Mike Barth of PAR

Call BCAR at 724-774-4126 by DECEMBER 30, 2009 to make a reservation



RIGHT TOOLS RIGHT NOW OFFER

The National Association of REALTORS® has set this program in place for the members to take advantage of free or at a low cost NAR products and resources.

Go to www.REALTOR.org/Right Tools on a monthly basis for new additions. Any questions call Judy Perez, Marketing Concierge at 888-648-8321 for assistance.



FLEET PROGRAM

Sears Automotive Center and the Beaver County Association of REALTORS® have come together to offer a benefit package to ALL members, REALTORS® and Affiliates.

The Fleet Program is to give you a discount on oil changes, tires, batteries, alignments, and other services at the automotive center. For example: an oil change is normally \$24.99 but with the Fleet Program it is only \$19.99

There is NO COST to join the Fleet Program, this is a benefit being a member of BCAR.

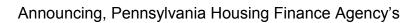
To take advantage of this service:

Just make Sears aware that you are a fleet member and give them BCAR's phone number 724-774-4126.

Doors of Beaver County Poster

ATTENTION all REALTORS® and Affiliates.... now is your chance to take advantage of a FREE offer from BCAR. We are **giving away** the Doors of Beaver County Poster for you to use. Please make arrangements with the A/E at 724-774-4126 to pick up your posters. They are available at s first come first serve basis.





newest program...

***** K-GOV *****

- No first Time Homebuyer requirement
- Owner occupied single family or duplex
- No restrictions to income

- FHA Purchase price limits apply
- 3.5% minimum down payment
- Seller concessions up to 6% of purchase price
- No Underwriting or Processing fees
- Reduced Title Insurance rates
- Down payment & closing cost assistance available

Call me today for more details!

Huntington

Ted George Vice President Mortgage Loan Officer

724-561-1033 [phone] 877-300-3271 [fax] ted.george@huntington.com [email]

SALES AWARD APPLICATION

Name:	
Firm:	
Category:	
Dollar Production:	
 Guidelines: 1. Must be a BCAR Primary member to qualify f 2. Production verification on a sales volume shee or address) <u>must</u> accompany award nominatio 3. Top 3 awards of all categories or awards withi 4. All awards to be turned in by JANUARY 8, 20 	et (example: mls number, settlement statement on. n 10% of adjoining award winner will be audited.
Individual Residential	Team Residential
Individual New Construction / Site	Team New Construction / Site
Individual Commercial	Team Commercial
Note: If your firm DOES NOT provide a "Compa	ny Production Report" a sales volume sheet MUST accompany

Note: If your firm DOES NOT provide a "Company Production Report" a sales volume sheet MUST accompany award nominations. Any nomination that does not include a sales volume sheet will not be considered.

BROKER VERIFICATION

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, _

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.

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MEMBERS OF BCAR WHO CONTRIBUTED TO THE 2009 CHARITY AUCTION

AFFILIATES

All Realty Transfer All Star Home Inspections All-Spec Home Inspections American General American Home Shield Apromark Insurance **BCAR Affiliates**

Beaver County Times Bob Williams Clearview Federal Credit Union Country Mortgages by AgChoice Belus, Ruthanne Debo Moving & Storage Ellen Caputo Excel Mortgage First National Bank Gary Young Hancock County Savings Heather Matuszewski Home Savings HouseMaster Inspectors Housing Opportunities HSA Home Warranty Huntington Bank

iMortgage Services J L Camp Inspections Kerr Agency Mona Simmons PA Land Titles Parkvale Savings Penn Suburban Abstract **Quad County Homes Real Estate Magazine** Signature Settlement

BROKERS

Acme Realty Advantage Homes Ann Miranda Properties **Basinger Agency** Bovard Anderson Company Century 21 Frank Stefura **Coldwell Banker Real Estate** Commonwealth Real Estate Deffenbaugh Real Estate

Hopewell Realty Hostetter Real Estate Howard Hanna Corporate Kristufek Agency Lounder Real Estate Northwood Realty - Beaver Northwood Realty - Moon Northwood Realty Services Oxford Realty Prudential Preferred - Beaver

BROKERS CON'T.

Prudential Preferred Realty **Re/MAX Renaissance West Re/MAX Select Realty Town Center Associates** Valley Realty Zarnich & Associates Appraisers

REALTORS®

Augspurger, Vanessa Beaver County Assoc. of REALTORS® Green, Kathy Bobincheck, Penny Butler County Assoc of REALTORS® Caplan, Marilyn Chaklos, Leslie Cleary, Judy Croushore, Ron Daniel, Sue Forner, Randy Gahles, Peg Garvin, Bob Garvin, Mary Gratta, Lynn Heimbrook, Sally Hill, Melissa Hosack, Tom Hostetter. Lee Hostetter, Lee Alan Hostetter, Marjorie Hutman, Karen Logan, Amy Lyden Team Pietrandrea, Beverly Raich, Mike RAMP Randza, Jean Salamone, Marge Shumsky, Glenn Smith, Vic & Lois Sosso, Helen Stauffer, Caren

BAKE SALE CONTRIBUTORS Rombach, Kathleen

Beglin, Joyce Belus, Ruthanne Bobincheck, Penny Bostaph, Leslie Bowser, LueVerne Brown, Gloria Brown, Sue Byers, Kim Carofino, Joe

Veri, Don

Zetz, Rudy Jr.

BAKE SALE CON'T

Chaklos, Leslie D'Achille, Ernie Dodaro, John Dowling, Lisa Dunlap, Joe Eat N Park - Chippewa Ferrazzano, Joann Fuller, Karen Gratta, Lynn Hewko, Carolyn Hill, Melissa Matuszewski, Heather McConnell, Gloria Randza, Jean River, Betty Ross, Lorraine Simmons, Mona Stefura, Brenda Tustin, Aimee Vega, Lee Wal-Mart - Chippewa

AUCTION COMMITTEE

Brown. Gloria Caputo, Ellen Chaklos. Leslie Dowling, Lisa Doyle, Denise Ferrazzano, Joann Fuller, Karen George, Ted Gratta, Lynn Iorfido, Linda Jacobs, Dorothy Lyden, Jack Lyden, Lynette Lyden, Shirley Moore, Susan Ochs, Paula Price, Quina Raich, Mike Randza, Jean Reuss, Brian

Ross. Lorraine Schweinsberg, Shelley Simmons, Mona Smith, Darren Smith, Lois Smith, Tammy Smith, Vic (Chairperson) Stevens, Cinthy Vular, Joe Young, Gary

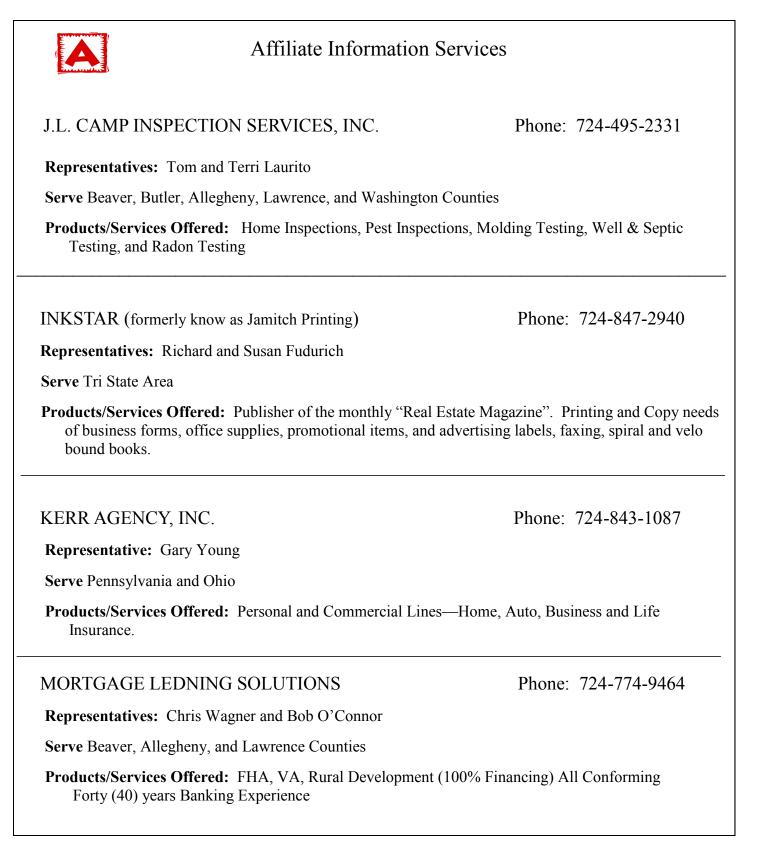
Thank you to all who helped and donated to the Charity Auction.

The success of the Auction is because of people like YOU!!!

BEAVER COUNTY ASSOCIATION OF REALTORS®

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



Note: Information displayed in alphabetical order and supplied by the affiliates from the 2009 Affiliate Information Sheet.