

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.

To the only constant we have in our Executive Section of the Beaver County Association of REALTORS®..... Karen Fuller. Your intelligence, common sense, dedication and effort to me as the President and to the board are beyond what I can express as appreciation. A simple Thank You is probably as good as I can do.....

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

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, 2010

Annual Awards

And

Installation Banquet

The Club at Shadow Lakes

Cocktails at 6:00 p.m.

Sit Down Dinner at 7:00 p.m.

\$40/person

(prepaid event)

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) **MUST** 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

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

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.

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 tax advisor regarding tax advantages of contributions, interest earnings and withdrawals.

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

Subsidiary of United Community Financial Corp. Equal Housing Lender Member FDIC homesavings.com



HouseMaster®

Home Inspections. Done Right.™

Put your home inspection in the hands of the Master

- On-Site computerized Report with Pictures
- Free Inspection Resource Guide
- NIBI and ASHI Certified Inspectors
- Over 25 Years Industry Leading Experience
- 90-Day Limited Inspection Guarantee
- Home-Termite-Well-Septic-Radon-Mold Testing
- Certified Third Party EIFS Inspections

Local Toll Free Number 1-800-344-2250
pittsburgh.housemaster.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
www.mybcar.com

2010 Membership 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: _____

NAR	\$115.00
PAR	105.00
LOCAL	<u>100.00</u>
SUBTOTAL	\$320.00
*RPAC/PREF (voluntary)	<u>16.00</u>
TOTAL	\$336.00

Dues are payable by
December 31, 2009
to avoid a \$50 late fee.

Secondary REALTOR dues for 2010

\$100.00

(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 digit # on back of credit 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 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 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 and Pennsylvania's REALTOR® Education Foundation

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

New Agreement of Sale - 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

Instructor: Mike Barth of PAR

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 .

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

Promotional Products

Note Pads * Padfolios * Calendars
Ornaments * Gift Sets * Bags
Award Plaques * Calculators
Golf Accessories * Drinkware
Desk Accessories * AND MORE...

Graphic Design

PRINT MATERIAL:
Brochures * Advertisements
Tent Cards * Fliers
Presentation Folders * Posters
AND MORE...

ELECTRONIC:
Website Development & Maintenance

Branded Apparel

Polo Shirts * Oxford Shirts * T-Shirts
Jackets * Sweaters * Baseball Caps
Visors * AND MORE...

APROMARK, Inc.
Promotional & Marketing Services

724-775-9778 | www.apromark.com | sales@apromark.com

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/RightTools 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 a first come first serve basis.



Announcing, Pennsylvania Housing Finance Agency's

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!



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 for award.
2. Production verification on a sales volume sheet (example: mls number, settlement statement or address) **must** accompany award nomination.
3. Top 3 awards of all categories or awards within 10% of adjoining award winner will be audited.
4. All awards to be turned in by JANUARY 8, 2010.

_____ Individual Residential

_____ Team Residential

_____ Individual New Construction / Site

_____ Team New Construction / Site

_____ Individual Commercial

_____ Team Commercial

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

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.

	A	B	C	D	E	F
	Date of Sale	WPML number	Complete Property Address	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						

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
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 CONT.

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®
Belus, Ruthanne
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
Veri, Don
Zetz, Rudy Jr.

BAKE SALE CONTRIBUTORS

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

BAKE SALE CONT

Chaklos, Leslie
D'Achille, Ernie
Dodaro, John
Dowling, Lisa
Dunlap, Joe
Eat N Park - Chippewa
Ferrazzano, Joann
Fuller, Karen
Gratta, Lynn
Green, Kathy
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
Rombach, Kathleen
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



Affiliate Information Services

J.L. CAMP INSPECTION SERVICES, INC.

Phone: 724-495-2331

Representatives: Tom and Terri Laurito

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

Products/Services Offered: Home Inspections, Pest Inspections, Molding Testing, Well & Septic Testing, and Radon Testing

INKSTAR (formerly know as Jamitch Printing)

Phone: 724-847-2940

Representatives: Richard and Susan Fudurich

Serve Tri State Area

Products/Services Offered: Publisher of the monthly “Real Estate Magazine”. Printing and Copy needs of business forms, office supplies, promotional items, and advertising labels, faxing, spiral and velo bound books.

KERR AGENCY, INC.

Phone: 724-843-1087

Representative: Gary Young

Serve Pennsylvania and Ohio

Products/Services Offered: Personal and Commercial Lines—Home, Auto, Business and Life Insurance.

MORTGAGE LEDNING SOLUTIONS

Phone: 724-774-9464

Representatives: Chris Wagner and Bob O’Connor

Serve Beaver, Allegheny, and Lawrence Counties

Products/Services Offered: FHA, VA, Rural Development (100% Financing) All Conforming Forty (40) years Banking Experience