The REALTOR RAPPER

President's Message

April's showers brought May's flowers and the local real estate market is in full bloom! In most areas, we are in a seller's market. Check with your Affiliate Lenders, some of them have special programs that will pay buyers closing costs. We have attached the Affiliate list to assist you.

As part of your dally saying:

I AM THE VOICE OF REAL ESTATE. I WILL MAKE IT HAPPEN OR WONDER WHAT HAPPENED and IF IT'S MEANT TO BE, IT'S UP TO ME.

Are you informed? <u>www.Parjustlisted.com</u> is an extremely informative site to add to your daily information highway. This week's topics included: How important is your mobile device? Does the Hotel Tax affect your clients? And what are home buyers waiting for? Download this app to find out.

Did you know Hopewell Township did away with their Dye Test? Please see page 12 of this newsletter for the resolution.

Are you getting your REALTOR Mobile Alerts? Please text REALTOR to 30644 to stay informed!

Hope you will be joining us for the May General Membership meeting on Wednesday, May 3rd at 9:00 am at the First Presbyterian Church in Beaver. Rachel Cline and Molly Suehr from Steri Clean-Pittsburgh and Vince Valicenti from Bactronix Corp. will be addressing important topics regarding your business.

Finally, be sure to read the Southwestern Field Report from our Legislative Field Rep, Veronica Cardello. There are a number of great reads on issues impacting the Real Estate industry.

Make it a great May!

Bob Williams 2017 President REALTOR®

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2017 Officers & Directors

President:	Bob Williams			
President Elect	: Lorraine Ross			
Secretary:	Judy Plakosh			
Treasurer:	Ruthanne Belus			
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	David Bodell			
Ernie D'Achille				
Cindy McConnell				
Jeanie Parrish				
Leslie Pazur				
	Bev Pietrandrea			
Immediate Past-President:				
	Bridget Wysocki			
Affiliate Director:				
Emily Kutzavitch				
Association Executive:				
	Rose DeWeese			

MAY 2017



Veronica Cardello

SOUTHWEST FIELD REPORT

Meetings with McQuilkin, Knapko and McGee The Beaver County Association, Fayette County Board and the Washington-Greene Association recently hosted PAR President Kathy McQuilkin, District 10 Vice President Lynn Knapko and PAR CEO Mike McGee. McQuilkin gave each association an update on current issues at the state and federal levels concerning the National Flood Insurance Program, licensing home inspectors and proposed amendments to the Real Estate Licensure and Registration Act. Knapko updated each association with RPAC numbers and the importance of investing in RPAC. McGee gave his background leading up to his new position as CEO and his plans to meet with other associations within the upcoming months.

"Ask Veronica" -Are you interested in running for public office? Is there a local issue impacting private property rights? Do you need more information on advocacy efforts which help REALTORS and the transaction? Would you like to attend a meeting with your member of the state legislature or Congress? Please send me and email at VCardello@PARealtor.org and let me know.

Meeting with U.S. Rep. Keith Rothfus - An in-district meeting was held with Rep. Keith Rothfus concerning the September expiration of the National Flood Insurance Program as well as other key pieces of legislation. Regarding NFIP, Rothfus noted it is approximately \$24 billion in debt. His district has 6,000 homes affected by NFIP. He noted that the mapping done by FEMA is not consistent and current with where it should be. He is determined to look further into this and requested more specific information about the documentation used to determine whether or not a home is within a flood plain, as well as more information about the percentage of homes this directly affects in his district. In trying to better understand how each Realtor® gets to a closing, Rothfus and the attendees discussed Dodd-Frank and Biggert-Waters. Some agents mentioned lenders having issues with the current FEMA maps and being compliant with Dodd-Frank, while other agents mentioned the issues they have had with Biggert Waters and its impact on their closings that directly tie to NFIP. Rothfus was very curious to learn more about the closing process, and how depending on the area, a closing may not happen as a result of flood insurance being too high or clients not knowing they need to carry it when the previous owner did not have it at all. The following associations were represented at this meeting. Beaver County Association. Cambria Somerset Association. Greater Alleghenv-Kiski Area Board, Lawrence County Board, Realtors® Association of Metropolitan Pittsburgh, Realtors® Association of Westmoreland, Indiana, Mon Valley and Westmoreland West Association.

PAR Day on the Hill - Members from the Beaver County Association, Butler County Association, Greater Allegheny-Kiski Area Board, Lawrence County Board, Realtors® Association of Westmoreland, Indiana and Mon Valley and the Washington-Greene Association attended <u>PAR's Day on the Hill in Harrisburg</u> earlier this month. Members learned about specific issues that they took to the Hill to discuss with their key state house members. Topics that were addressed included licensing of home inspectors, real estate licensing and registration act, property tax assessment reform and seller's disclosure.

UPCOMING EVENTS

- May 3-9:00am General Membership Meeting First Presbyterian Church, Beaver
- May 3 & 4-Association Executive Training PSU, State College, PA
- May 5-A/E Vacation Day
- May 10-9:00 am May BOD Meeting Huntington Bank Conference Room
- May 19-9:30 am Affiliate Meeting Huntington Bank Conference Room
- May 29-Memorial Day
- June 5-6:00 pm Affiliate BINGO Center Stage, DETAILS p. 4
- June 5th-7th-2017 Spring Business Meetings, Harrisburg
- June 14-9:00 am June BOD Meeting Huntington Bank Conference Room

WELCOME NEW MEMBERS & UPDATES

WELCOME...

New Members Jennifer Pezzula & John Dougherty-Coldwell Banker, South Hills Neil Weigel-RE/MAX Select, Center Township Toni Tustin-Northwood, Beaver Richard Gray-Keller Williams, South Hills **Transferred Members** Kathleen Sniezek- Northwood, New Castle Mary Eileen Gallagher-Northwood, North Hills **Secondary Members** Bertie Verbanac-Coldwell Banker, Cranberry Laura Simon-Coldwell Banker, South Hills Pilar Meyer-RE/MAX Advance REALTORS, Sewickley Blane Hess & James Miller-RE/MAX Real Estate Solutions, Beaver **New Affiliate Members** Union Building & Loan Savings Bank-Bridgewater Precision Home Inspections, Inc.-Freedom Bactronix Corp.-Moon Township Budget Blinds of Beaver-Monaca

UPDATES...

Steve Schoppe is now with REALHome Services and Solutions, Inc., Bridgewater, NJ Get Well to Joyce Beglin who is recovering from a hip injury.

BIENNIAL CODE OF ETHICS

The National Association of REALTORS requires that every two (2) years REAL-TORS MUST complete Code of Ethics (COE) Training. This is a requirement of being a REALTOR member and is due by December 31, 2018. This class can be taken several ways:

- Online at www.realtor.orgNew Member Orientation
- •Continuing Education

Please watch for details in upcoming issues of The Rapper for upcoming classes offered by BCAR!

Made Any Changes?

If you have switched offices, changed email address or phone number then please be sure to contact the Association office at 724-774-4126, <u>or</u> email bcar3@verizon.net and let us know what is new with YOU!

Thank you!

ROLL UP YOUR SLEEVES AND PULL OUT YOUR DAUBERS! IT'S TIME TO SHOUT:



MONDAY, JUNE 5, 2017 6:00 - 8:30 PM BINGO FUNDRAISER

The Beaver County Affiliates are hosting a fun night out to help raise funds for Affiliate sponsored events and the BCAR Annual Auction.

\$25.00

Includes: Buffet Dinner; Bingo Cards; Cash Bar; Prizes; Chinese Auction; 50/50 Raffle

RSVP by Friday, May 26

Rose DeWeese at 724.774.4126 or email

bcar3@verizon.net

CONTINUING EDUCATION

One of the changes to Continuing Education is the State Real Estate Commission approved that all licensees MUST take at least three hours of Continuing Ed during the 2016-2018 renewal period in topics related to commission rules and regulations. Please feel free to explore the following schools for all your continuing education needs.

www.realestateeducators.org www.rampschool.com www.polleyassociates.com www.cgrea.com

If this is your first time to renew your license then please take the mandatory continuing education. No other CE credits will work!

If you have taken an Ethics CE class be sure to forward your document to the association office so you get the credit for your Biennial Code of Ethics training!

CODE OF ETHICS . . .

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

BCAR AT GARRISON DAYS

Saturday, June 10

BCAR will participate in the 2017 Garrison Days in Beaver with an informational booth that will disseminate REALTOR information and discuss important issues in our industry. Our goal is to heighten awareness regarding Flood Insurance and other legislation that impacts Pennsylvania. To attract visitors to our booth we will be giving away penny candy and beach balls for a small monetary donation.

Please call Dave Bodell at 724-622-0112 to volunteer an hour or two of your time to help man the booth!

BCAR MEMBER BENEFITS

One of your BCAR member benefits is this monthly ad that The Beaver County Times graciously runs for you and our association.

Please take a minute to read the benefits of your membership.

Thank you to The Beaver County Times for being a wonderful partner and advancing the goals of our members.

GOT ADS?

The Times

Please contact: Cyndi Metzler at 724.775.3200 ext. 153 or Debbie Bianco 724-775-3200 Ext. 200

Fax: 724.728.4521

Calling All Real Estate Brokers The **Limes** and Agents! Proudly partners with **The Beaver County** Association of REALTORS® to provide marketing resources. Become a BCAR Member Today! – Our Partnership has Privileges – **REALTOR®** Membership Benefits Benefits Offered to Both Primary and Secondary Members ✓MONTHLY MEMBERSHIP ✓ ADVERTISING DISCOUNT IN MEETINGS THE BEAVER COUNTY TIMES FOR Educational Monthly Home Buyer's Guide Networking opportunities Twice a Month Here's My Card Sunday Real Estate Showcase ✓ EDUCATION **✓AFFILIATE CONTRIBUTION** New Member Orientation Continuing Education Classes Education Holiday Beginnings Code of Ethics Training ✓ MONTHLY NEWSLETTER ✓ANNUAL AWARDS Sales Awards ✓ WEBSITE REALTOR® of the Year mybcar.com Emeritus Award Affiliate Membership Benefits Affiliates are companies who have services in the real estate industry or benefits for REALTORS® members. ✓ INVITED TO ATTEND ALL ✓ ADVERTISING FUNCTIONS OF BCAR Discount in Beaver County Times Highlight Affiliate Companies in ✓AFFILIATE MEETINGS Monthly Newsletter ✓ WEBSITE

½ or Full Page in Monthly Newsletter

√AWARDS

Affiliate of the Year

To become a member of the BCAR: 724-774-4126

✓ SOCIAL NETWORKING



Lawrence County Board of REALTORS®

along with PAR District #9





PITTSBURGH PIRATES vs. SAN DIEGO PADRES FRIDAY, AUGUST 4, 2017 @ 7:05pm

Ticket Costs are \$49 or \$25 depending where you prefer to sit! Section 105 is \$49 with a \$10 loaded value Section 307 is \$25 and includes a hat

It is also a free.... FanJam Postgame Concert featuring....



Please call or e-mail with reservations or questions: Joe Carofino

724-462-3067 (cell) joecarofino@gmail.com

Tickets will be grouped by individual party sizes. I will try to group everyone in as close proximity as possible. <u>Contact me asap to reserve your tickets!</u> Subject to availability. This is first come first serve. *All payments due by June 7, 2017* We will also put together a <u>"Tailgate Party"</u> prior to the game!

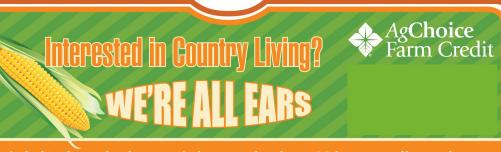
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- Fixed Rate Home Equity Loans
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Center Twp. Branch 210 Golfview Dr.

Chippewa Branch Chippewa Square, 2652 Darlington Rd.

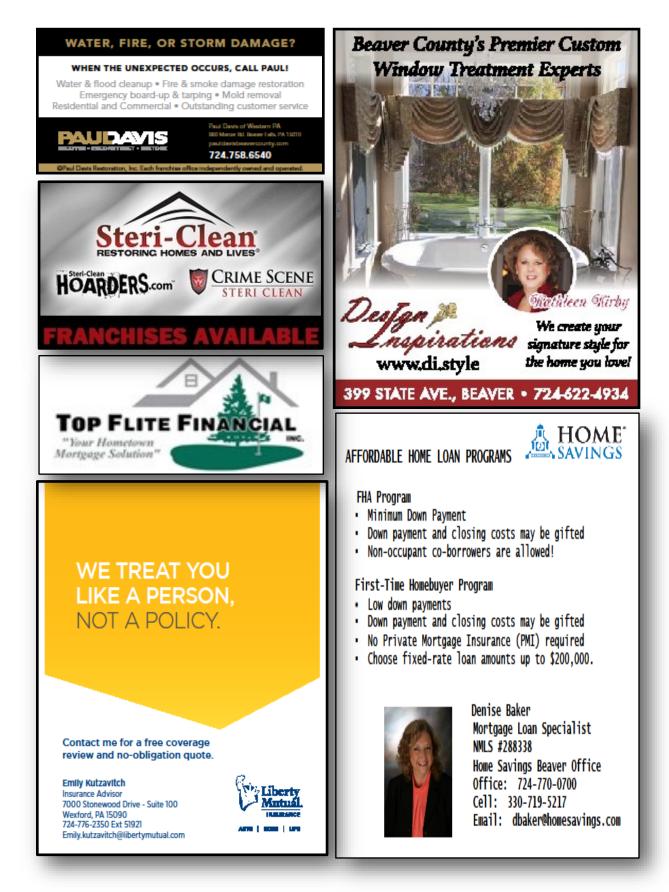
> Hopewell Twp. Branch 2646 Brodhead Rd.



1-800-926-0003

clearviewfcu.org

CREDIT UNION



IMPORTANT REALTOR UPDATE...

Last month an email was sent to all BCAR Members regarding Dye Testing in Hopewell Township. Please read the resolution below and be aware that dye testing is no longer necessary.

RESOLUTION NO. 2017-i

A RESOLUTION OF THE TOWNSHIP OF HOPEWELL, BEAVER COUNTY, PENNSYLVANIA, REPEALING ORDINANCE 2010-06 AND RESOLUTION 2010-29 WIJCH ESTABLISHED AND REQUIRED APPLICATION FOR CERTIFICATION OF SANITARY SEWER STATUS PRIOR TO SALE OF ANY REAL ESTATE SERVED BY PUBLIC SEWERS BOTH WITHIN AND OUTSIDE THE SERVICE AREA OF THE WASTEWATER TREATMENT FACILITIES OF HOPEWELL TOWNSHIP

On October 11, 2010 the Board of Commissioners for Hopewell Township adopted Resolution No. 2010-29 and Ordinance No. 2010-6 which established an application and certification procedure for samilary sewer status prior to the sale of real estate served by public sewers, both within and outside the service area of the wastewater treatment facilities of Hopewell Township, by instituting a Smoke and Dye Test for the purpose of identifying and excluding from the sanitary sewer system illegal discharges from surface and subsulface sources.

Through diligent implementation of Smoke and Dye Testing, pursuant to the aforementioned Ordinance and Resolution, numerous illegal sources were identified and remedied throughout the Hopewell Township service area thereby substantially reducing illegal infiltration and discharges.

The Board of Commissioners for Hopewell Township hereby declare that the goals of Resolution No. 2010-29 and Ordinance No. 2010-6 have been successfully achieved thereby obviating the need for continued Smoke and Dye Testing prior to sale of real estate.

This Resolution repeals the requirement for certification prior to sale of real estate only and is not intended to repeal any other Ordinance, Resolution, Rule or Regulation prohibiting illegal connections or discharges into the public sanitary sower system of Hopewell Township.

NOW THEREFORE, BE IT RESOLVED this 10th day of April, 2017 that Hopewell Township, through its Board of Contraissioners, hereby repeats Resolution 2010-29 and Ordinance 2010-6 in their entirety effective immediately. Any Rule and/or Regulation adopted by Hopewell Township relative to the requirement to Smoke and Dye Test prior to the sale of real estate are similarly hereby repealed. All other Ordinances, Resolutions, Rules and Regulations prohibiting illegal connections or discharges into the public sanitary sewer system of Hopewell Township are Jully preserved.

aug In.

HOPEWELL TOWNSHIP BOARD OF COMMISSIONERS

Richard Bufauni, Rresident

THE REALTOR RAPPER MAY 2017

HELLO

Dee

<image>

SMILES FROM APRIL MANNA DINNER

Helping out feels great...just look at these happy BCAR friends serving up a meal at House of Prayer's Manna Dinner in Aliquippa. BCAR Past-Presidents, Beverly Pietrandrea and Bridget Wysocki, head up this worthy cause several times a year. We love volunteers and can always use money to fund this endeavor. Please call the BCAR Office at 724.774.4126 if you can play a part in our Community Service outreach events.



Beaver County Association of REALTORS 2017 Affiliate Listing				
Company Name	Representative	Phone	Email	
Acre of Beaver County	Carl Follmer/Penny Jones	724-277-6961	jonespt@comcast.net	
AgChoice Farm Credit & Coun- try Mortgages	Alyssa Sheppard & Kathy Hartzell	724-482-2173	asheppard@agchoice.com	
All Realty Transfers	Sue Grady & Joseph Budicak, Esq.	724-847-4460	sue@allrealtytransfers.com	
American General Services	John Fencil & Rebecca Larson	724-728-9507	agscbeaver@verizon.net	
Bactronix Corp.®	Joseph Kleynjans & Vincent Valicenti	855-515-3231	vvalicenti@bactronix.com	
Beaver County Times	Debbie Bianco & Cyndi Metzler	724-775-3200	dbianco@timesonline.com	
Brokers Settlement Services	Rich Masucci	412-322-4001	rmasucci@bsstitle.com	
Budget Blinds of Beaver	Shirell & Frank Tislaretz	724-359-2726	fstislaretz@budgetblinds.com	
Cleaview Federal Credit Union	Tim Murtagh & Susan Moore	800-926-0003	tmurtagh@clearviewfcu.org	
Deb Herman Marketing Communications	Deb Herman	412-974-2971	deb@DebHermanMarCom.com	
Design Inspirations	Kathleen Kirby	724-622-4934	dishades@comcast.net	
ECA/Ed Cline Appraisals	Ed Cline & Dave Moore	724-847-3211	appraisals@eca1.com	
Excel Mortgage Group	Bill Roorback & Mona Simmons	724-775-3090	mona@xlmortgage.com	
Farmer's National Bank	Ted George & Pam Woodling	724-622-4162	tgeorge@farmersbankgroup.com	
First Choice Mortgage Services	Linda Martin & Chris Healy	724-772-2022	linda@ourfirstchoice.com	
Hancock County Savings Bank	Chrystal Duke & Debbie Walker	800-225-1620	cduke@hcsbank.com	
Heritage Security & Service	Greg Peluso & David Peluso	724-857-3371	title@heritagesecurity.net	
Home Savings & Loan-Beaver	Denise Baker	724-770-0800	dbaker@homesavings.com	
Home Savings & Loan- Cranberry	Rob Good	724-309-2356	rgood@homesavings.com	
HouseMaster Inspections	Jocelyn Cilik & Ivan Cilik	724-772-5593	jocelyncilik@housemaster.com	
Housing Opportunities of Beaver County	Frank Wilson & Kevin Campanaro	724-728-7511	fwilson@hobcinfo.org	
HSA Home Warranty	Joel Bolinger	412-657-6265	joel.bolinger@onlinhsa.com	

Beaver County Association of REALTORS 2017 Affiliate Listing					
Company Name	Representative	Phone	Email		
Huntington National Bank	William Stouffer	412-883-1524	william.p.stouffer@huntington.com		
Insurance Unlimited Services, Inc.	Craig Nunamaker & Bethanne Homitz	724-728-2620	ins@insuranceunlimited.org		
J.L. Camp Inspection Services	Tom & Terri Laurito	724-495-2331	terri@jlcampinspections.com		
Keymax Settlement Services	Lori LaMarca & Jeff Reed	724-933-6330	llmarca@keymaxsettlement.com		
Liberty Mutual Insurance	Emily Kutzavitch	724-776-2350	emily.kutzavitch@libertymutual.com		
Mars National Bank	Shelley Hysong	724-742-2800	shysong@marsbank.com		
Mortgage Lending Solutions	Chris Williams	724-774-9464	cj@mortgagelendingsolutions.com		
Paul Davis of Western PA	Lori Jeannette & Tracy Kelosky	724-758-6540	lori.jeannette@pauldavis.com		
Penn Suburban Abstract	Joni Sprout	724-776-9750	j.sprout@pennsuburbanabstract.com		
PNC	Jacob Gaul	412-225-3301	jacob.gaul@pnc.com		
Powers Appraisals	Garret Powers & Angela Javorsky	330-533-8957	rgpapp@zoominternet.net		
Precision Home Inspections, Inc.	Shawn Bruce	724-628-6838	precisionhome@zoominternet.net		
Premier Mortgage & Home Equity	Charles & Kara Nardone	724-843-2336	cnardone@premiermtghe.com		
Rite Rug Direct	Dave Belanger	724-407-4036	davidbelanger@riterug.com		
Signature Settlement Services	Andrew & Erika Bromley	724-728-8873	info@ssstitle.com		
SingleSource	Ed Austin & Susan Cioc	866-620-7577	eaustin@singlesourceproperty.com		
Steri-Clean Pittsburgh	Rachel Cline & Molly Suehr	724-516-4000	rcline@steri-clean.com		
T.A. Closing Network	Susan Brody & Janet Sittig	412-531-1050	closings@taclosing.com		
Top Flite Financial	Ryan Cuffle	330-501-9528	rcuffle@topflitefinancial.com		
Union Building & Loan Savings Bank	Jamie Prah & Amanda Albanese	724-775-1609	aalbanese@unionblsb.com		
Victorian Finance	Sonny Bringol, Jr. & Jim Skal	412-854-4500	info@victorianfinance.com		
West Penn Financial Service Center, Inc.	Heather Matuszewski & Nicole Carlin	412-391-3200	heather.m@westpennfinancial.net		

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BEAVER COUNTY ASSOCIATION of REALTORS

650 Corporation St. Suite 401 Beaver PA 15009

Phone: 724-774-4126

Fax: 724-774-1984

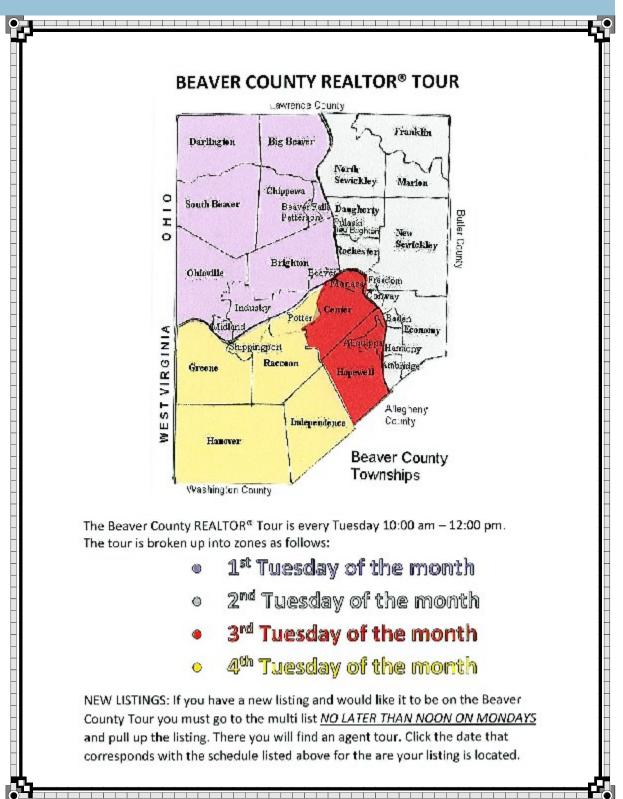
E-mail: bcar3@verizon.net

DEADLINE for THE RAPPER

Please remit all submissions for *The Rapper* by the last business day of the month. Thank you.

Place an ad in our monthly publication. Full Page-\$100 Half Page-\$50







TUESDAY, JULY 4, 2017 MIDLAND PARADE

Come man the float and pass out candy and fun stuff to parade onlookers!

Call 724-774-4126 to join the celebration.