

THE REALTOR REPORT

Beaver County Association of REALTORS®

MARCH 2014

PRESIDENT'S LETTER



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Rudy Zetz, Jr.

Affiliate Director:

Shelley Schweinsberg

Association Executive:

Karen Fuller

Greetings,

I hope spring will soon be arriving. It's been a long cold winter but the spring market will soon be upon us and hopefully everyone will be busy. We welcomed almost twenty new members at our recent required new member orientation held in February. Congratulations to all our new REALTOR® members. We will be holding another new member orientation class on March 18th from 6-9pm, RSVP to Karen at the board office.

We scheduled a webinar for you on RPR (Realtors Property Resource), which was on February 26th. You will definitely appreciate this value added to your membership; I can't wait to start using these reports. If you missed the webinar, no problem you can log on and follow the tutorials. Set up your own free RPR account by following the instructions below.

To setup your RPR account - follow the instructions below.

- 1) Go to www.narrpr.com
- 2) You will need your NRDS number to setup your account along with your MLS ID
- 3) Click on New Account
- 4) Enter in Last Name and NRDS number:
- 5) The system will prompt you to select your MLS and enter your MLS ID
- 6) The system will prompt you for an email (or verify your email) and a password
- 7) Follow the instructions on screen
- 8) When the system prompts you for a HOME AREA i.e. Beaver, PA.

Our community service project for March is collecting items for the Women's Shelter; a wish list of needed items are in the month's REALTOR® Report. Please encourage everyone in your office to participate and bring your collected items to our March 19th membership breakfast meeting at the Penn Bistro. Our annual Affiliate sponsored Night at the Races will be held on May 14th at 6pm, once again at The Serbian Club in Aliquippa. Please start thinking of your horse names and plan on supporting this fun event. I hear "there will be a DERBY HAT contest this year"!

As always your ideas, suggestions, and concerns are welcomed.

God Bless,

2014 President Leslie Chaklos



The Beaver County Association of REALTORS®

General Membership Meeting

Spring into Spring, Prepare your home and your listings for Spring

March 19th at 9:00am Breakfast Buffet
at Penn Bistro, New Brighton

Reservations are due by March 12th at 724-774-4126

COMMUNITY SERVICE PROJECT

Community Service this year will be collecting items for different charities each month. For the month of March it is the Women's Center of Beaver County. Below is a list of items to be collected at the March General Membership Meeting. Please take a look and bring your donation to the March General Membership Meeting on March 19th. Thank You for your support!!

Wish List

Shelter Needs (New Only)

Can Openers/Hand Mixers
Coffee Maker
Paper Towels
Toilet Paper
Caps
Cleaning Supplies
Laundry/Dish Detergent
Dryer Sheets
Extra Large Laundry Bags
Personal First Aid Kits
Bake ware
Pots & Pans
Cooking Utensils
Complete Dish Sets
Towels/Washcloths
Pillows
Gallon Ziploc Bags
Baby Wipes

Women's Needs (New Only)

Manicure Sets/ Nail Polish
Alarm Clocks
Bath & Body Gift sets
Journals
Umbrellas & Flashlights
Slippers
Pajamas/Robes - all sizes
Blow Dryers & Curling Irons
Hair Straighteners
African-American Hair Products
Key Chains
Throw Blankets
Sweat Pants (M, LG, XL)
T-Shirts (M, LG, XL, 2XL)
Gift cards to local stores

Gifts for Children/Teens

Make-up/ Lip Gloss
DVD Movies (G or PG Rated)
Sports Equipment
Steelers/Penguins items
Art & Craft Supplies/Kits
Jewelry & Hair Accessories
Wii Games (rated E) / Remotes
iTunes gift cards
Fast-food gift cards
Gift cards to local stores

Food Items

Boxed Dinners
Canned Pasta/ Ravioli
Cereal, Juice
Soup
Pork, Chicken, Beef
Coffee, Sugar, Creamer
Pancake Mix/Syrup

Attendance Incentive

Each time a **REALTOR® member** or an **affiliate member** attends a membership meeting be sure to drop your business card into the box marked REALTOR® or Affiliate when you sign in. At the end of the year we will draw one business card from each box and that member will have their **local portion of dues** paid for the following year. The winners for 2014 were Janeen Agudio of Howard Hanna and Clearview Federal Credit Union.

Beaver County Association of REALTORS®

April's General Membership Meeting

Technology—West Penn Multi List

April 16, 2014 11:30am Registration Harold's Inn \$17/person—Pasta and Salad Bar

Reservations due by April 9th at 724-774-4126

WATCH FOR MORE DETAILS!!!!

Looking for your NRDS



You can go onto NAR site at <https://reg.realtor.org/roreg.nsf/retrieveID?OpenForm>). and there is a NRDS # look up. You can use your name, email or even your real estate license number to find out your NRDS #.

CODE OF ETHICS

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

Welcome of new members: **Bruce Fleming** – Bovard-Anderson; **Corrine Lucas** – Howard Hanna, Beaver; **Estelle Evans** – Northwood, Beaver; **John Samuels** – Northwood – Cranberry Twp; **Sandra Frederick** – RE/MAX Renaissance;

Switched to BCAR: **Jean Bowen** – Coldwell Banker, Cranberry Twp

Member Changes: **Corey Olszanski** is now with Bovard Anderson Company.

Affiliate Changes: **Rite Rug** has a new representative, **Mike Nicholas**. Mike's email address is mikenicholas@riterug.com and address is 3081 E Maiden Street, Washington, PA 15301

Condolences to **Marilyn Caplan** of Prudential, Beaver and family in the passing of her brother.

to **Frank D'Amico** of Prudential, Beaver and family in the passing of his mother n law.

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

The Reverse Mortgage Purchase Program

**Imagine possibly turning one sale into
two when both clients are above the
age of 62!**



Imagine the increase in your sales and listings when you are the REALTOR® offering buyers and sellers, over the age of 62, a mortgage with no monthly principal and interest payments for as long as they live in the home! Imagine telling a senior citizen they can afford the home of their dreams even though they just sold their previous home for much less than anticipated! Imagine credit not always being criteria for your senior citizen borrowers! Imagine becoming qualified to offer this unique product to homebuyers above the age of 62!

Upon completion of this course, REALTORS® will be able to:

- Offer this unique product to homebuyers above the age of 62.
- Separate the myths from the reality on this purchase product.
- Qualify senior citizen borrowers for this loan.
- Know what types of properties qualify for this loan.
- Explain and understand the monetary investment required.
- Explain and understand the built-in FHA Safeguards for senior citizen borrowers.
- Explore the ethical & moral implications of offering or not offering this product.

Sponsored By:



Upcoming Class Date

Tuesday, April 8th, 2014

9:00am to 12:30pm

8:30 am Registration /Lunch provided at 12:30pm

Cranberry Highlands Golf Course

5601 Freshcorn Rd, Cranberry Township, PA 16066

Instructor

Michael L. Banner

INSTRUCTOR APPROVAL # RI008141

Founder of the American C.E. Institute, LLC(Provider # RU003275) and the National Director of Education of Security 1 Lending, has over 30 years experience in the mortgage industry including the education of mortgage, real estate, insurance and financial professionals.

COURSE APPROVAL # RECE002899

Registration Required

To register: www.taclosing.com/rsvp

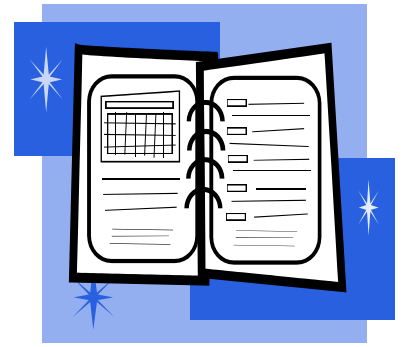
For additional information contact

Janet Sittig @ 412-531-1050

FREE 3.5HourCE Credits!

BCAR Yearbook

Do you remember when the Beaver County Association of REALTORS® published a pocket size yearbook listing the real estate offices, the REALTORS members, their contact information, and the Affiliate members? Well, would you be interested in purchasing that yearbook? The association office is trying to get a feel for how many people would be interested in purchasing the yearbook for a nominal fee. Let me know if you would be interested at 724-774-4126.



The **Beaver County Association of REALTORS®** and the **Education Committee** is putting on a **FREE** one hour Fair Housing Seminar to our members!!!

WHEN: Thursday, April 3, 2014

TIME: 10:00am till 11:00am

WHERE: Holiday Inn Express, Monaca

Reservations due by March 27 by calling 724-774-4126
Seating is limited....Call early!!!

Professional Standards Training

BCAR is looking for members who are willing to attend professional standards training so they can be involved with either ethics or arbitration complaints. The next training session is....

Wednesday, March 19, 2014

1:00 pm—4:30 pm

Westmorland County Community College in Youngwood

We like to have a group together and car pool. If you are interested please call the association office so we can get you registered and make plans for carpooling.

To register yourself go to <http://www.parealtor.org/ethics-professional-standards/> and click on register now for 2014 Professional Standards Training.

Butler Association of REALTORS® is offering CE

March 21, 2014 - Friday

Review of Seller's Disclosure 9am to -12:30pm

The Seller's Disclosure is an important part of the process of listing the house. Make sure you know what is expected of the seller and your responsibility. Teacher will be reviewing what you need to know to keep yourself safe.

Changes to the PAR Sales Agreement 1pm to - 4:30pm

The Sales Agreement is changing. Teacher will be reviewing the PAR agreement and the changes being made to the agreement.

April 2, 2014 - Wednesday

Deeds, The Devil is in the Details 9am to -12:30pm

What types of information can you find on the Deed? Let the instructor show you the many different items found on the deed that could benefit you and also the many restrictions that owners place in their deeds and how it would affect you as a Seller Agent.

Risk Reduction 1pm to - 4:30pm

How to stay out of trouble and not get fined, your license suspended or revoked.
The following will be reviewed: the PA Law Prohibitive Acts with you to make sure you know the law.

WHERE: Tanglewood Center, 10 Austin Ave., Lyndora, PA

COST: There are 4 (four) – 3.5 CE hours classes, cost \$37.50 each class.

ALL RESERVATIONS/PAYMENTS FOR THESE CLASSES BY **CALLING 412-561-2682**

CONTINUING EDUCATION AT PENN STATE BEAVER

Appraising Real Estate (7 hours)

Saturday, April 5, 2014, 9:00 a.m. – 5:00 p.m.

Fee: \$80

Common Mysteries, Myths, and Screw ups in Real Estate Today (3.5 hours)

Thurs., April 10, 9:00 a.m.–12:30 p.m.

Fee: \$40

Mortgages and Deeds (3.5 hours)

Thurs., April 10, 2014, 1:00 p.m.–4:30 p.m.

Fee: \$40

Taxes and Assessment (7 hours)

Tues./Wed., April 15 & 16, 6:00 p.m.-9:30 p.m.

Fee: \$80

Register Online: <http://www.beaver.psu.edu/CE/10526.htm>

Call 724-773-3700



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Chippewa Branch
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Hopewell Twp. Branch
2646 Brodhead Rd.

MANDATORY CE For the newly licensed Agent

If you received your real estate license after DECEMBER 1, 2011 and this is your first time for your real estate license renewal then you have mandatory 14 hour Continuing Education you must take to be able to renew your license before the end of May 2014.

NEW AGENT GENERAL

April 12, 2014

9:00 am till 4:30pm

Cost \$75.00/ 7 hours

NEW AGENT RESIDENTIAL ELECTIVE

April 26, 2014

9:00 am till 4:30pm

Cost \$75.00/ 7 hours

Location: Hampton Inn, Cranberry Twp.

Registration for those classes begin at 8:30 am each day.

You must register for these classes with RAMP at 412-563-5200.

Seating is limited, register early!!

Any agent can attend these classes, but they are mandatory for the new licensee.



CALENDAR OF EVENTS

March 13th BCAR Continuing Education Classes, Holiday Inn Express

March 12th Reservations due for General Membership Meeting

March 19th General Membership Meeting

March 19th Professional Standards Training

April 3rd Fair Housing Seminar

April 12th and 26th Mandatory CE for the Newly Licensed

April 16th General Membership Meeting, Harold's Inn

May 14th Affiliate Sponsored Night at the Races, American Serbian Club

Community Service Monthly Collection for Local Charities

APRIL—Collect Donations for Nursing Homes

MAY—Collect for the Beaver County Humane Society

JUNE—Donate filled Backpacks for Pressley Ridge

JULY—Serve meal at Manna Project in Aliquippa

SEPTEMBER—Collection Donations for Cornerstone

OCTOBER—Collection donations for local food bank and

REALTOR REACH Out—Yard Cleanup

NOVEMBER—Collect for Toys for Tots

DECEMBER—Donate Gifts from Giving Trees

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Night at the Races

Wednesday, May 14, 2014

Join us for a night of Horse Racing at the
American Serbian Club, Aliquippa

We will have 9 races, including an Auctioned race
10 horses per race— 50/50-Chinese Auction
****Derby Hat Contest****

Pre-Sale Tickets:

\$45.00 per couple includes Buffet Dinner & 1 Horse

\$25.00 per single—Buffet Dinner & Horse

\$19.00 per single—Buffet Dinner

Horse only—\$10.00

REGISTRATION DUE BY MAY 2nd!!

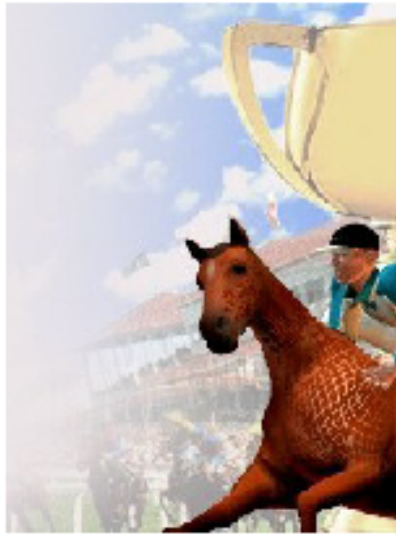
Prize awarded to owner of winning horse per race.
Creatively Name your horse— Programs provided

6:00 Cocktails

6:30 Dinner

7:30 Post Time !





HORSES FOR SALE !!

Night at the Races

Wednesday, May 14th, 2014

American Serbian Club, Aliquippa, PA

6:00pm — ?

This is a fund raiser for the Affiliates of BCAR

Purchase your horses early — They will sell FAST !

_____ *\$45 per Couple (includes 2 Dinners / 1 Horse)*

_____ *\$25 per Single (includes 1 Dinner / 1 Horse)*

_____ *\$10 per additional horse*

_____ *\$19 for buffet dinner only*

PREPAYMENT PREFERRED

REGISTRATION DUE BY MAY 2nd, 2014!!!

Creatively name your horses-Programs provided

<i>Name of Horse</i>	<i>Name of Owner</i>
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____

*Purchase your tickets and horses today, for payment contact BCAR at
724-774-4126. Fax 724-774-1984 or Email this form to bcar3@verizon.net*

Name: _____ *Email:* _____

Total \$ _____ *Check #* _____ *Phone:* _____

Visa/Mastercard _____ *Exp date* _____

3Digit Code _____ *Address* _____

Plus a
Derby Hat
Contest!!

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

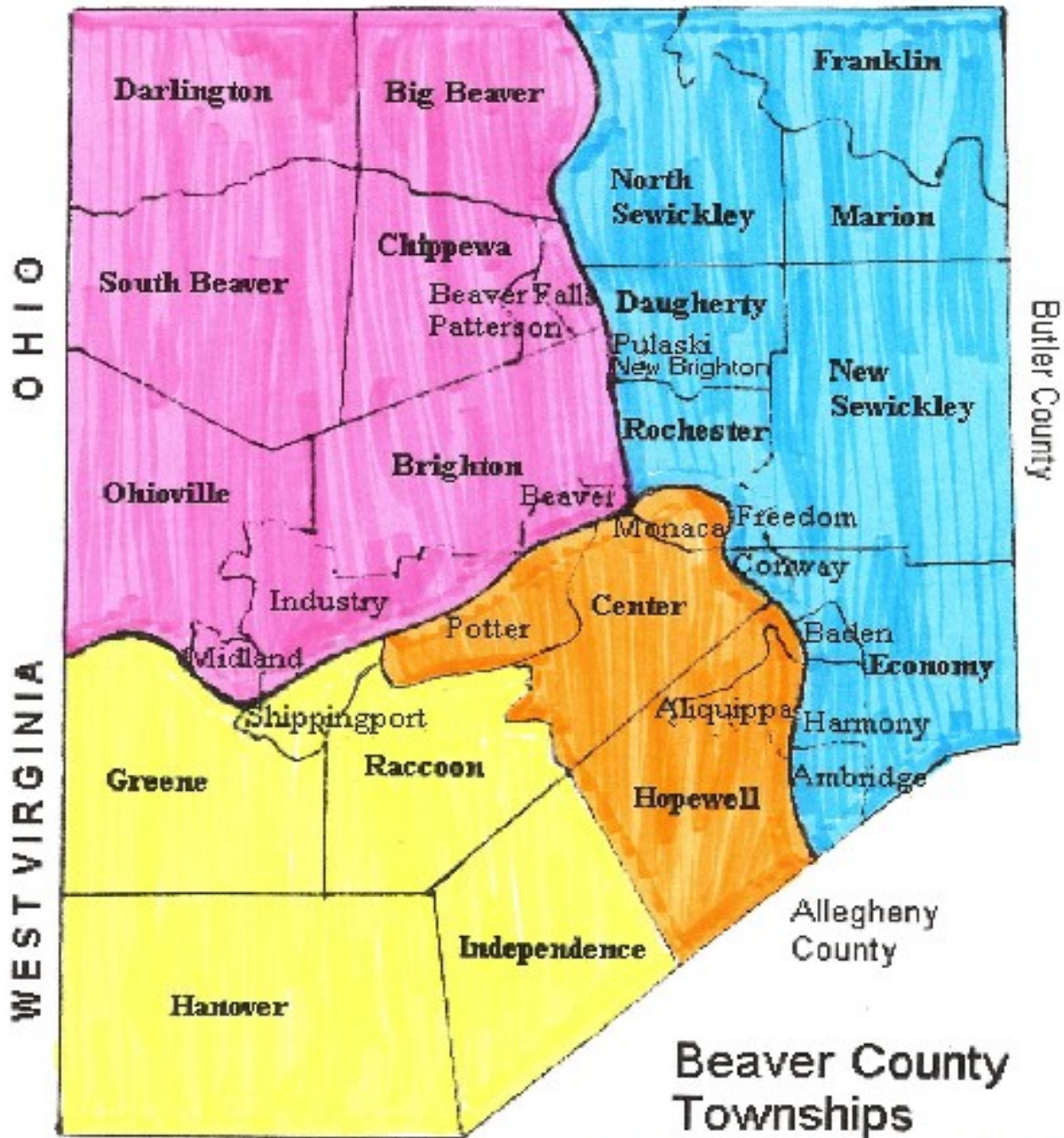
ADVERTISING

- 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

FIRST NATIONAL BANK

Phone: 724-775-6250

Representatives: Aaron Miller and Toni Sadecky

Serve Allegheny and Beaver County, Tri State Area

Products/Services Offered: Full service bank with Conventional Mortgage Products, VA Mortgage Loans, FHA, and Low Cost Family Home Ownership Program

GEORGE MOVING & STORAGE, INC.

Phone: 724-371-3101

Representative: Erik Williams

Serve Beaver County and All Surrounding Counties, National & International Moving Services

Products/Services Offered: Residential Moving & Storage, Commercial/Office Moving, Warehousing & Distribution, Specialized Logistics, and Records Storage/Record Management

HANCOCK COUNTY SAVINGS BANK, FSB

Phone: 800-225-1620

Representatives: Judy Swearingen and Debbie Walker

Serve PA—Allegheny, Beaver and parts of Washington Counties; OH—Columbiana and Jefferson City; WV—Hancock, Brooke, and Ohio Counties

Products/Services Offered: Purchase, Refinance, Construction Loans, Bi-weekly Loans, First-Time Home Buyers, Fixed and Adjustable Rate Loans, and Lot Purchase. We do not sell our Loans.

HERITGAE SECURITY & SERVICE CO., INC

Phone: 724-857-3371

Representatives: George Peluso and David Peluso

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

Products/Services Offered: Land Title Insurance

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