

THE REALTOR REPORT

Beaver County Association of REALTORS®

MAY 2014



2014 Officers and Board of Directors

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Rudy Zetz, Jr.

Affiliate Director:

Shelley Schweinsberg

Association Executive:

Karen Fuller

PRESIDENT'S LETTER

Hello,

We hope you took advantage of some of our offerings in April! For those of you who needed CE's, we enlisted our friends at RAMP to bring more local classes your way! Just a friendly reminder your license renewal is due by May 31st.

Bill Gutendorf from the WPMLS, was the guest speaker at our May membership meeting. The community service committee collected items for Rochester Manor Nursing Home. Our next collection in May, is for our four legged friends at the Humane Society. (See List)

If you are looking for a "Life Coach", we had the opportunity to hear Lisa Purk of Inner Fire, provide us a 1 hour informational seminar. Lisa was well received by those who attended and I must say, her weekly newsletter is valuable and informative. You can reach Lisa at lisa@fuelyourinnerfire.com

The Serbian Club in Aliquippa, will be the venue for the affiliate sponsored Night at the Races on May 14th. Wear your best Derby Hat to this event. Also, our generous affiliates are selling raffle tickets for a pet supply basket with all proceeds benefitting the Humane Society.

Let's make our summer family picnic a huge success by joining us for a fun packed event on June 26th. We are looking for volunteers to help set up and clean up, if interested please call the board office.

Please note if you need to get your NRDS number log on to www.REALTOR.org and click on member benefits and follow the instructions.

Also you can go to our website www.mybcar.com and login and at the bottom of the page your NRDS number is listed.

Thank you all for being a BCAR member and let us know how we can assist you.

Blessings from your 2014 President,

Leslie Chaklos

No May General Membership Meeting

Beaver County Association of REALTORS will not be holding a general membership meeting in May but the Affiliates are sponsoring the “Night at the Races” on May 14th at the American Serbian Club in Aliquippa. The event starts at 6:00pm. Don’t forget to wear your Derby Hat!!

Community Service Committee

For the month of May the Community Service Committee will be collecting items for the Beaver County Human Society. Please see their wish list below. You can drop your donations off at BCAR, Howard Hanna or Northwood Realty all in Beaver. You may also do a collection in each of your offices. If you choose to do this please contact Tera Powell 724-462-9912 or Kelly Scott 724-272-4909 for pick up of the items.

Beaver County Humane Society

Donate Gifts:

FOOD FOR THE ANIMALS

***First item listed under ingredients should be MEAT, not corn or meat by products.**

Quality Dry Dog, Puppy, Cat and Kitten Food

Purina One, ProPlan, Iams, Authority, Nutro etc.

Non-Food Needs for the Animals

Cat Toys

Dog Toys

Cat Litter

Leashes

Dog Harnesses

Collars

Rawhide

Chew Bones

Cat Treats

Dog Treats

Sheets

Blankets

Other Items

Ant-Bacterial Hand Sanitizer

Bleach

Crafting Supplies

Dish Soap

Gift Cards

Laundry Soap

Paper Towels

Lysol Products

Towels

Office Supplies

Postage Stamps

Hand Soap

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.

At any monthly BCAR membership meeting **bring a fellow member** who would not normally attend. When you phone in your reservation, let the office know who you are bringing. Your name will be entered into a drawing for a free dinner at **our next scheduled meeting**, for every member you bring **who has not attended a BCAR event in the last six months**.

Example - If you bring one member your name is entered once, bring three members and your name is entered three times.

CODE OF ETHICS

Article 8: REALTORS® keep entrusted funds of clients and customers in a separate escrow account.



CALENDAR OF EVENTS

- May 14th Affiliate Sponsored Night at the Races, American Serbian Club
- June 14th Harrisburg Quarterly Meetings
- June 8th County Wide Open House
- June 26th Family Potluck Picnic, Two Mile Run Park

Watch for more details.....

All are invited to participate in making a Patriotic Wreath at Artsi Doodle in Beaver on June 9th from 7pm till 9pm. The cost is \$35.00/person and will cover all supplies.

Welcome of new members: **Monica Como**—Prudential, Moon Twp

Switched Associations: **Patricia Vierling**—Prudential, Moon Twp

Office Change: Beaver Valley Realty has moved. Their new address is 2392 Mill Street, Aliquippa, PA 15001

Affiliate Change: **Jill Oberleitner** is now with Pennsylvania Preferred Mortgage. Her contact information is 20421 Route 19, Suite 330 Cranberry Twp, PA 16066 Office 412-262-4630 X241 and Cell phone 412-897-2707.

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

Beaver County Association of REALTORS is holding its annual Family Pot luck Picnic. This is a FREE event and for the WHOLE family. You are asked to bring a dish to share. The association will provide hamburgers, hotdogs, and drinks.

BCAR Family Potluck Picnic



Event is FREE with tons of fun for everyone in your family, spouses, kids, grandkids

Bring a dish to share

If your last name begins with

A-J bring a side dish

K-P bring a salad

Q-Z bring a dessert

Fun for Everyone

- Water balloons
- Pinata
- Scavenger Hunt
- Slushies
- Prizes

FUN FOR THE ENTIRE FAMILY

Place: Two Mile Run Park Beaver

RSVP family count by June 23rd.

BCAR office—Karen Fuller 724-774-4126 or bcar3@verizon.net

Time: 5 pm

Date: June 26, 2014

PENNSYLVANIA HOUSING FINANCE AGENCY'S KEYSTONE AND KEYSTONE PLUS PROGRAMS

Have you always dreamed of owning a home but don't know where to start?

The Pennsylvania Housing Finance Agency (PHFA) and Huntington can help.

The PHFA offers home purchase fixed rate loans with low interest rates and reduced closing costs.*

- Eligible buyers may also qualify for a down payment and/or closing cost assistance loan up to \$3,000. (amount based on needs of applicant)
- FHA/VA (Federal Housing Administration/Veterans Administration) loans can be financed through the PHFA.
- **Access Home Modification Program** loans may be available to buyers who need to modify the home they are purchasing to suit the living needs of a household member with a disability.
- PHFA's **Purchase Improvement** loan is especially designed for repairs to the home you are purchasing.
- PHFA offers a government program where borrowers are not required to be first time homebuyers with reduced down payment assistance available.



The PHFA also offers homebuyers the opportunity to receive homebuyer counseling and education through one of its approved counseling agencies.** You will have the opportunity to become an informed consumer by contacting an agency in your area.

As a participating lender for the PHFA, Huntington can help you with these loan programs. Contact your local Huntington Mortgage Loan Officer for complete details and eligibility requirements.



Ted George
Vice President - Mortgage Loan Officer
NMLS ID: 562791
724-561-1033
ted.george@huntington.com



*PHFA funds available based on eligibility and on a first-come first-served basis. The total amount of funds is limited. Applicants must meet specific PHFA requirements including, but not limited to, household income, property location, purchase price and residency requirements. **Buyers with a FICO credit score lower than 660 are required to attend a counseling course prior to closing on their loan.***Not all applicants will qualify for the features shown above. See your loan officer for details specific to your qualifications. All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms and conditions subject to change. Other terms, conditions and restrictions may apply. The Huntington National Bank is an Equal Housing Lender and Member FDIC.  and  are federally registered service marks of Huntington Bancshares Incorporated. Huntington® Welcome,™ is a service mark of Huntington Bancshares Incorporated. ©2011 Huntington Bancshares Incorporated. (revised 0111)



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COUNTY WIDE OPEN HOUSE



The Beaver County Association of REALTORS® and The Beaver County Times is hosting a County Wide Open House on Sunday, June 8, 2014.

Reserve your space early so your real estate office name will appear in the County Wide Open House promotion on Thursday, June 5th.

Reserve your open house space by Tuesday, June 3rd to Peggy Glassford of the Times at 724-775-3200 X127 or by email pglassford@timesonline.com.

Also the association office still has REALTOR “R” balloons available if you would like to attach to your open house signs. Contact the office at 724-774-4126 to get your balloons.

Community Service Monthly Collection for Local Charities

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

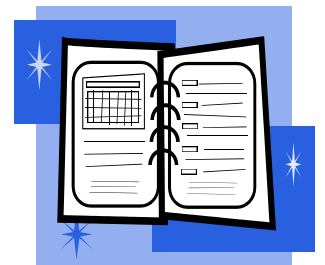
Looking for your NRDS

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 #.

Also you can go to our website www.mybcar.com and login in using your real estate license number for both the username and password, once on your page go to the bottom and you will see NRDS #.

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.



We proudly present our 18th annual



MAKE-A-WISH



YARD SALE

to be held on

Friday, June 6th & Saturday, June 7th



*Perfect opportunity to Spring Clean
& make a Charity Contribution!*



**TELL YOUR FAMILY, FRIENDS & NEIGHBORS
ABOUT OUR SPECIAL EVENT!**

ITEMS NEEDED FOR THE SALE:

JEWELRY
SMALL WORKING APPLIANCES
OFFICE SUPPLIES
GLASSWARE
SPORTS EQUIPMENT

TOOLS
DECORATIVE ITEMS
BOOKS/VIDEOS
TOYS
SEASONAL ITEMS

FURNITURE IS ESPECIALLY NEEDED!!!

All items should be in good condition

**PLEASE NO: tires, batteries, paint, lumber, organs, pianos,
clothing, computers, televisions, exercise equipment
or large appliances!**

Take your items to BERKSHIRE HATHAWAY HOME SERVICES THE PREFERRED
REALTY, formerly PRUDENTIAL PREFERRED REALTY
877 Corporation Street, Beaver - after May 1st

For information call Dorothy at 724-774-2222 x200

ALL PROCEEDS GO TO MAKE-A-WISH.



CARPET
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LAMINATE
TILE
VINYL



DON'T LEAVE MONEY ON THE TABLE

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mikenicholas@riterug.com

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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.

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Margaret J Matuza
MORTGAGE LOAN
CONSULTANT

420 E Main Street
Carnegie PA 15106

412-489-4901 Office
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UNM NMLS # 2229 •
UNM PA# 20883 • LIC# 20962 • NMLS# 135514



The following information was brought back from the Government Affairs Conference in Harrisburg by President Elect Bev Pietrandrea and Secretary Bridget Wysocki. This information was provided by the Pennsylvania Association of REALTORS®



PROPERTY TAX REFORM

The Pennsylvania Association of Realtors® (PAR) is committed to real property tax reform in the Commonwealth. PAR's Board of Directors voted to support Senate Bill 76, which proposes to eliminate property taxes dedicated to school districts and replace the funding by raising the personal income tax from 3.07 to 4.34 percent and increasing and broadening the sales tax from 6 to 7 percent to include previously exempted items. Based on an economic impact study by Anderson Economic Group, the bill works.

PAR believes SB 76 will protect homeowners on fixed incomes and fairly tax consumers in a responsible way. Throughout the Commonwealth, rising school property taxes have made it difficult for homeowners on limited incomes to pay their taxes. By eliminating property taxes and replacing the funding with personal income and sales taxes, the burden of unreasonably high property taxes would be lifted from homeowners and fairly spread among those who consume and earn the most.

Senate Bill 76 offers a fiscally responsible plan for property tax reform, according to an economic impact study completed by Anderson Economic Group. As a strong proponent of private property rights, the Pennsylvania Association of Realtors® believes it is important to maintain an environment that is conducive to encouraging home ownership. The association believes SB 76 would make Pennsylvania a more attractive state for economic development and homeownership. Other proposed property tax reform legislation does not offer significant change.

There is bi-partisan support among voters for statewide property tax reform. Surveys conducted by Keystone Analytics® show a two-to-one public support of Senate Bill 76 with strong support coming from Democrats, Republicans and Independent voters alike.

SELLER FINANCING

Pennsylvania's Mortgage Licensing Law (MLL) went into effect in 2008 with a primary purpose of providing greater protection to consumers in the residential mortgage market. With a few exceptions, the law requires anyone making a mortgage loan to be licensed by the Pennsylvania Department of Banking. The law prohibits sellers of residential property and homebuilders who are not licensed, from making mortgage loans to buyers. Mortgage loans for business and commercial purposes are not subject to the licensing requirement.

Under the 2008 version of the MLL, persons issuing less than three mortgages in a calendar year were not required to be licensed, even if the mortgages were residential loans. An amendment in 2009 had a significant impact on sellers and builders of residential property, because it removed the "less than three" exception.

- **The Pennsylvania Association of Realtors® believes the state's Mortgage Licensing Law (MLL) should be restored to its original intent, which allowed seller financing in a limited capacity.** The association proposes legislation that will allow a person to originate, offer, negotiate or service less than four mortgage loans in a calendar year.
- **PAR recommends legislation to allow for greater flexibility in financing options for Pennsylvania taxpayers and homeowners.** With greater restrictions on lending practices, seller financing should be a viable option to allow Pennsylvanians to achieve homeownership.
- **Professionals who want to negotiate more than a few mortgages annually should still be licensed according to state laws.** Professionals who habitually or repeatedly take residential mortgage loan applications and offer or negotiate terms of a residential mortgage loan for compensation or gain should maintain current licensing requirements.

2014 BCAR Meetings

Date	Time	Program	Location	Host Office	Guest/Speaker	Community Service
February	Lunch	Awards Banquet	Club @ Shadow Lakes	N/A	N/A	
March 19, 2014	Breakfast	Home Readiness, Spring Cleaning	Penn Bistro	Howard Hanna	Dorothy Clear, Kris Main, Cathi V	Womans Shelter
April 16, 2014	Lunch	Technology & Networking	Harolds	Northwood	Bill G - West Penn MLX	Seniors - Rochester Manor
May 14, 2014	Dinner	Affiliates	Serbian Club	N/A	N/A	Humane Society
June 26, 2014	Dinner	Family Picnic	2 mile park	N/A	N/A	Kids - Pressley Ridge
July 22, 2014	Dinner	Community Service Manna Dinner	Manna	N/A	N/A	Manna
August		Maybe Pirate Game	TBD	N/A	N/A	
September		Affiliates	TBD	TBD	TBD	Men -Cornerstone
October 15, 2014	Dinner	Steak Gate	2 mile park	TBD	N/A	Food Bank & Realtor Reach Out (yard clean up)
November	Dinner	Auction/Fundraiser	Javys (?)	TBD	N/A	Toys for Tots
December	Happy Hour	Affiliates	TBD	N/A	N/A	Giving Trees

BCAR SERVICE—PLUS AWARD

This year BCAR is adding Service Plus Awards to the Sales Award Banquet.

This award is available to REALTOR® and Affiliate Members.

Minimum points at year end to be eligible for a service plus award is **10 POINTS**.

How do I earn points? It's simple.

1 point for each BCAR function attended.

2 points if you Chair a BCAR Committee

1 point if you are a BCAR committee member

1 point if you are a BCAR Director

1 point if you actively participate in a community service organization during the year.

Affiliates members can earn 1 point for each monthly affiliate meeting they attended.

At year end, if you have **10 POINTS** or greater you can apply for a service plus award.

Start attending, participating, and collection your points!!

Any questions, please call President Leslie Chaklos at 412-913-9097
or email lchaklos@northwoo.com. The Sample application is attached.

Beaver County Association of REALTORS®

Service Plus Award Points for 2014

Name: _____ Phone: _____

Company: _____

Criteria:

Minimum of 10 points to be eligible for a Service Plus Award

Earn 1 Point for each BCAR function attended in 2014

Earn 2 Points if you Chair a BCAR Committee in 2014

Earn 1 Point if you are a BCAR Committee member for 2014

Earn 2 Points if you are a BCAR Officer in 2014

Earn 1 Point if you are a BCAR Director for 2014

Earn 1 Point if you actively participate in a community service organization in 2014

Affiliates: Earn 1 Point for each affiliate meeting attended in 2014

	2014 BCAR Functions	Date	Points
1	Awards & Installation Banquet	2/5/2014	
2	March Membership Meeting	3/16/2014	
3	April Membership Meeting	4/16/2014	
4	May Night at the Races	5/14/2014	
5	June Family Picnic	6/26/2014	
6	September Affiliate Round Table	TBD	
7	October Steak Gate	10/15/2014	
8	November Charity Auction	11/5/2014	
9	December Affiliate Holiday Beginnings	TBD	
	2014 BCAR Events		
	Fair Housing Seminar	4/3/2014	
	Inner Fire Seminar	4/22/2014	
	YMCA Breakfast	5/6/2014	
	Membership		
	BCAR Officer		
	BCAR Director		
	Committee Chairperson		
	Committee Member		
	Community Service Organization		
	Affiliate		
	Monthly Meetings		
		TOTAL POINTS	



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.



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



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

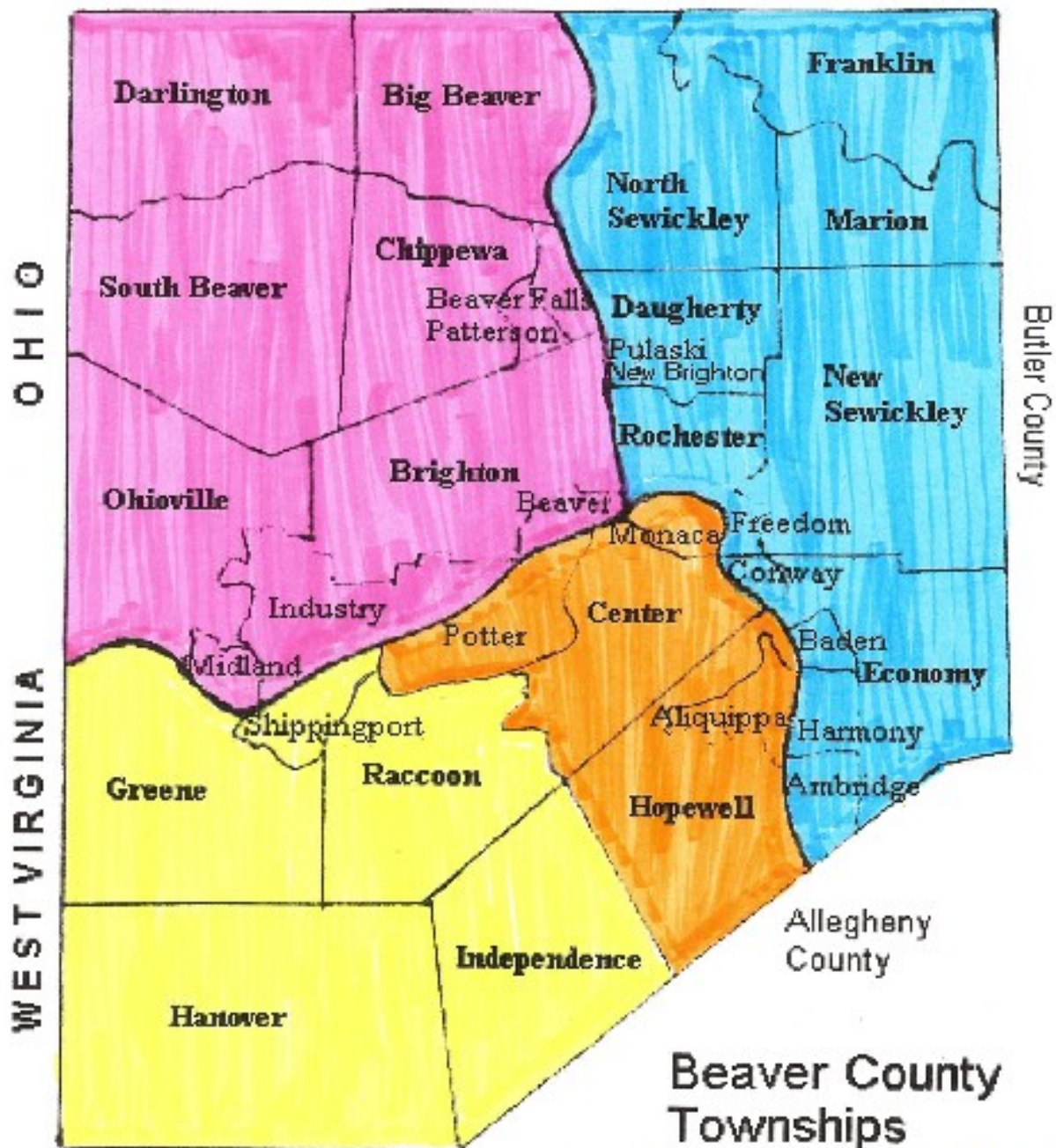
ADVERTISING

- 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

IMORTGAGE SERVICES, LLC

Phone: 888-575-8555

Representatives: Christopher Seymour and Susan Cioc

Serve Nationwide

Products/Services Offered: Full Title and Closing Services, Appraisal Management, Appraisal Reviews, Broker Price Opinions (BPOs) REO Asset Management, Field Services, Property Inspections and Default Valuations

INKSTAR

Phone: 724-847-2940

Representatives: Richard and Susan Fudurich

Serve Beaver County

Products/Services Offered: Printing, Direct Mail Services, Publisher of the Real Estate Magazine

INSURANCE UNLIMITED

Phone: 724-728-2620

Representatives: Jocelyn and Ivan Cilik

Serve Beaver, Butler, and Lawrence Counties (Lic State of Pa)

Products/Services Offered: Independent Agent selling personal and small commercial insurances. Home, Auto, Boat, RVS, Quads, Flood, Business Owners Business Auto

J.L. CAMP INSPECTION SERVICES, INC.

Phone: 724-495-2331

Representatives: Tom and Terri Laurito

Serve Allegheny, Beaver, Butler, Lawrence and Washington Counties

Products/Services Offered: Complete Home Inspection Services including Wood Destroying Insect Inspections, Radon Testing, Well and Septic Testing

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