

The REALTOR® REPORT

President's Message

Did you respond to the NAR Call for Action? Voting is tomorrow, Tuesday, November 7th. It is critical that you step up and vote for what is important to YOUR business, YOUR clients and OUR industry!

November is the month that we celebrate Thanksgiving and reflect on what we have to be thankful for. Most of us are thankful for friends, family, the homes we live in, etc. Any number of us every year are responsible for selling homes that families will celebrate the Thanksgiving holiday in with their loved ones. What a great feeling! I am thankful too. Your participation in our Charity Auction is so appreciated not only by myself but the charities we serve. Vic Smith and his committee pull out all the stops every year to make it happen for these very deserving charities in our community. Whether you donated an auction item, sent money to fund the event or showed up and had fun trying to win an item it all adds up to helping others. Didn't make the Charity Auction? Show your support by ringing the bell on REALTOR Ring Day on December 1st (details, page 4).

Holiday Beginnings is right around the corner as well. This is another free event for members and affiliates. Please come out and enjoy the evening that the affiliates have planned for our group (details page 5).

Time to cue the drum roll. A huge congratulation to the incoming BCAR Board. This was certainly the most contested race we have had in BCAR history. It is my sincere hope that we will continue to have this level of participation not only in our elections but also on our committees, participation with NAR and PAR Calls for Action and General Membership Meetings. Involvement is everything. This is your business and you have a say! The 2018 BCAR Board will include **Lorraine Ross**-President; **Bev Pietrandrea**-President Elect; **Sherman Hostetter**-Treasurer; **Denise Molchen-Donnelly**-Secretary; **Jeff Ammerman**, **Ruthanne Belus**, **Pamela Miller** and **Silvia Kazas**-BCAR Directors. Good luck to everyone. My wish is that you will find the opportunity to serve as great an honor as I have.

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.

Bob Williams
2017 President



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2017 Officers & Directors

President:	Bob Williams
Pres. Elect:	Lorraine Ross
Secretary:	Judy Plakosh
Treasurer:	Ruthanne Belus
Directors:	Lori Mikula Bianco Bob Bixler Ernie D'Achille Sherman Hostetter Denise Molchen-Donnelly Cindy McConnell Jeanie Parrish Leslie Pazur Bev Pietrandrea
Immediate Past-President:	Bridget Wysocki
Affiliate Director:	Emily Kutzavitch
Association Executive:	Rose DeWeese





SOUTHWEST FIELD REPORT

The Field Report is published by the PAR Field Program which provides 28 local associations across the state with government affairs representation.

Veronica Cardello—vcardello@parealtor.org

Meeting with Rep. Christiana - State Rep. Jim Christiana met with the **Beaver County Association** to discuss concerns of private property rights, the local communities and the state budget. The severance tax was also a topic of discussion, due to ethane and methane production in Beaver County.

Christiana is supportive of our issues, and agrees we need a resolution to the state budget very soon. More meetings will be conducted throughout the fall. If

you are interested in attending a meeting with your area legislator, please contact me.



Smart Growth for the 21st Century - In an effort to advocate on behalf of smart growth principles, the **Lawrence County Board** and **Washington-Greene Association** hosted NAR's Smart Growth for the 21st Century course. The course focused on existing assets of the community, the long-term implications of various development patterns and their fiscal impacts. Attendees included Realtors®, municipal officials, county officials, revitalization groups and state legislators. Each were taught strategies to introduce smart growth principles into their communities and county/municipal comprehensive plans. To learn more, email me.

Blight Task Force - Over the past few months, the **Lawrence County Board** and the **Greater-Allegheny Kiski Area Board** have had the pleasure to be involved in revitalization efforts in their counties. Both task forces have made recommendations to the municipalities and counties that were involved. Some of these recommendations include establishing landbanks, enforcing property maintenance codes, and denial of permits code to violators. If you would like a full copy of the recommendations, please contact me.

Nov. 7—Pennsylvania General Election Day

Dec. 4-7—Realtors® Triple Play Convention & Expo in Atlantic City, NJ

Congratulations to 2018 Officers & Directors

President Elect



Bev Pietrandrea

Treasurer



Sherm Hostetter

Secretary



Denise Molchen-Donnelly

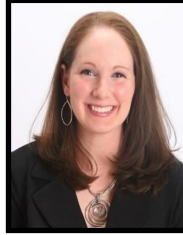
DIRECTORS:



Jeff Ammerman



Ruthanne Belus



Pamela Miller



Silvia Kazas

UPCOMING EVENTS

December 1- REALTOR Ring Day

December 7-Holiday Beginnings

Highland Vets Club, Park Rd, Chippewa

December 13-9:00am BOD Reorganization Luncheon

The Club at Shadow Lakes

December 15-9:30am Affiliate Meeting

December 31- Deadline for 2018 REALTOR Dues \$50 late fee assessed through February 28, 2018; \$100 late fee assessed after March 1, 2018)

WELCOME NEW BCAR MEMBERS

Primary Members

Shirley McLaughlin-Berkshire Hathaway, Moon Twp.

Angela Short, Jessica Simpson & Jeff Hall-

Berkshire Hathaway, Beaver

Abby Karns, Lindsay Santos-Northwood, Airport

Clayton Thaman-Northwood, Wexford

Jeremy Taggart-Deacon, Hoover Real Estate Advisors

Erik Gagrach-SWC Realty

Andrea Charles-Howard Hanna, Beaver

Affiliates

Farmers National Bank of Emlenton

Finance of America Mortgage, McMurray

Finance of America Mortgage, Wexford

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Beaver County
Association of
REALTORS



NEW EMAIL:

bcar3@mybcar.net



BEAVER COUNTY ASSOCIATION OF REALTORS®

REALTOR® RING DAY

Friday, December 1
10:00 am - 3:00 p.m.

Beaver Super Market (Need 10-15 volunteers)
Rochester Giant Eagle (need 5 volunteers)
Baden WalMart (need 5 volunteers)

Volunteers needed in one hour increments

Please R.S.V.P. by November 23 to
Bev Pietrandrea @ 724-713-2337 or
Rose DeWeese @ 724-774-4126



BCAR Affiliates present

9th Annual Holiday Beginnings

Where: Highland Vets
376 Chippewa Park Rd.,
Beaver Falls, PA 15010

When: Thursday, December 7th

Time: 6:00 pm

RSVP to Rose DeWeese by Thursday, Nov. 11
724-774-4126 / bcar3@mybcar.net

- ❖ *Happy Hour (Cash Bar)*
- ❖ *Hor d'oeuvres Sponsored by Broker's Settlement & Ed Eline Appraisals*
- ❖ *Ugly Sweater Contest*
- ❖ *Door Prizes, 50/50, & Cash Prizes*

Remember to bring your
business cards for gift drawings!





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For more information, please contact:



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Loan Officer

NMLS ID: 126079

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REALTOR PARTY



Tell Members of Congress you oppose any tax reform plan that would weaken the tax incentives for owning a home, such as the Mortgage Interest Deduction, and not to let a tax reform plan increase taxes on homeowners by eliminating the state and local tax deduction.

The recently released tax reform framework promises to lower taxes for the middle class and create economic growth. However restricting the Mortgage Interest Deduction to just the top 5 percent and repealing the deduction for state and local taxes would eliminate the time honored tax incentives of owning a home for current and prospective homeowners. It could also lower the value of all homes by more than 10% and inhibit growth.



NOVEMBER 2017 CONTINUING EDUCATION UPDATE

Be thankful for these amazing savings! 20% off all month.

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November 10 9am- 12:30pm	Real Estate Ethics (3.5 hours)	Mary Lynne Deets, M.Ed GREEN, GRI, SRES will teach Real Estate Ethics, an approved 3.5 hour continuing education course. All REALTORS® are required by the National Association of REALTORS® to complete Ethics training every two years. The current biennial cycle will end Dec. 31, 2018. Our course meets this requirement and provides you with 3.5 hours of continuing education at the same time!
November 10 1-4:30 pm	*Required Rules & Regulations* (3.5 hours)	Mary Lynne, M.Ed, GREEN, SRES will teach the Commission mandated CE course "Required Rules and Regulations". The Commission implemented new policy requiring that all licensees take at least three hours of continuing education during the 2016-2018 renewal in topics related to commission rules and regulations.
November 15 9am- 12:30 pm	Deeds: The Devil is in the Details	Ginny Frank, ABR, GRI will teach all about deeds and you can be sure that the devil is in the details on this one! Fast paced and informative course, don't miss out!
November 15 1-4:30pm	Risk Reduction (3.5 hours)	Taught by Ginny Frank, ABR, GRI, Agents will review section 604 of Act 15 (The Prohibitive Acts) so that they will have a better understanding of the laws that will keep both themselves and their clients out of trouble. Agents will become aware of the most common mistakes that agents make and how to avoid them.

2018 REALTOR DUES

THANK YOU to all the fabulous members that have already paid your 2018 dues. Please note that this year you will be required to pay your dues on line if you are using a credit card. The instructions to pay online are below:

1. Go to **www.realtor.org**
2. Click on **PAY DUES**
3. **Sign in** using your username and password, if you do not have a username and password w/NAR then be prepared with your NRDS number* to do so.
4. Click on **MY INVOICE**
5. You will see "Member Invoicing and Billing Year 2018" Click on "**PAY MY 2018 INVOICE**"

PAR will be processing RPAC contributions when you pay your 2018 dues. They have set the level of donation at \$25.00 which is what most associations collect, **HOWEVER** you are able to adjust that amount to \$15.00 which is the investment level that BCAR has suggested in the past.

If you are a secondary member paying with a credit card, please call the association office or return your invoice with credit card information.

*NRDS number can be found at www.mybcar.com. Sign in using your Real Estate License number as your Username **AND** Password (Please use all caps for letters).

If you are paying with a check, no changes to the former process have been made. Please print out the invoice on the next page if you have lost or did not receive one from your broker.

THANK YOU!

BEAVER COUNTY ASSOCIATION OF REALTORS®

2018 REALTOR® Dues Invoice

650 Corporation St., Suite 401

Beaver PA 15009

Email: bcar3@mybcar.net Website: www.mybcar.com

Phone: 724.774.4126 Fax: 724-774-1984

NAME: _____
 NRDS #: _____
 OFFICE: _____
 OFFICE ADDRESS: _____
 LICENSE#: _____ EMAIL: _____

CREDIT CARDS - NEW FOR 2018

If you are a PRIMARY member paying by credit card, you will need to pay online at www.realtor.org to have your payment processed. You will be asked to sign in with your NAR username and password to access the site. If you are not registered with NAR you will need your NRDS # (provided above) and last name. Membership dues paid with a credit card will no longer be accepted by our local office.

CHECKS

AMOUNT ENCLOSED: _____ CHECK NUMBER: _____

Note: Please make checks payable to BCAR.

Checks returned for insufficient funds will be levied with a \$25.00 NSF fee.

SECONDARY MEMBERSHIP - \$25.00

Primary Membership held at: _____

AMOUNT ENCLOSED: _____ CHECK NUMBER: _____

*Note: Secondary memberships are available to REALTORS® that hold a primary membership in another association. **Secondary members, please call 724.774.4126 to pay with credit card.***

Dues Paid AFTER January 1, 2018 are subject to \$50 Late Fee

NAR	\$ 155.00	
PAR	150.00	
LOCAL	130.00	
RPAC	<u>15.00</u>	Voluntary donation to RPAC*
TOTAL	\$ 450.00	

* * *

Membership to the Association of REALTORS is a three-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Association on your behalf. The 2018 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2018, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows:

PAR: Of the \$150 per member dues, 10% (\$15) is nondeductible by members for income tax purposes.

NAR: Of the \$120 per member dues, 42% (\$50) is nondeductible by members for income tax purposes.

The \$35 Public Awareness assessment is fully deductible.

**ANY DUES NOT PAID BY DECEMBER 31, 2017 WILL INCUR A \$50 LATE FEE
 ACCORDING TO ARTICLE 10 SECTION 4 OF THE BYLAWS WHICH
 PROVIDES THAT ALL DUES ARE OWED AND PAYABLE ON JANUARY 1st.**

*REALTORS® Political Action Committee

BEAVER COUNTY ASSOCIATION OF REALTORS®
REALTOR® of the Year Nomination

Nominations Due by November 30, 2017

PURPOSE: To recognize the REALTOR® member of BCAR who has provided outstanding service to our association, the real estate profession and to the community. This is not a listing or sales award, but an award for the REALTOR® who on a business and personal level personifies the qualities that make a REALTOR®.

CRITERIA TO CONSIDER: REALTOR® Spirit, Association Activity, Business Accomplishments, and Community Service.

Name of Nominee: _____

Office: _____

Nominator: _____

Office: _____ Phone: _____

Achievements and contributions: REALTOR® Spirit: faithfulness to the principles of organized real estate, laws and regulations of their Association, the Code of Ethics and time and effort expended in furthering principles of good real estate practice among other real estate practitioners, press and the general public.

Local Association Activity: Activity in the local association, offices held, committee work, special assignments meeting attendance and active participation in association events.

Business Accomplishments: General reputation for professional competence, public recognition of business conduct, service to clients and customers.

Community Service: Local, State and National level participation in civic and Service Clubs, charitable activities, political activity, fraternal or religious groups.

Additional Comments: _____

Signature of Nominator: _____ Date: _____

BEAVER COUNTY ASSOCIATION OF REALTORS®
AFFILIATE of the Year Nomination
Nominations Due by November 30, 2017

PURPOSE: To recognize the Affiliate member of the Association who has provided outstanding service to the Association, real estate profession and to the community.

CRITERIA TO CONSIDER: Affiliate Spirit, Association Activity, Business Accomplishments, and Community Service; Ideally this is someone you would be proud to put before your peers and the public.

Name of Nominee: _____

Office: _____

Nominator: _____

Office: _____ Phone: _____

LOCAL ASSOCIATION ACTIVITY: Activity in the local association: affiliate meeting attendance, committee work, and active participation in association events.

BUSINESS ACCOMPLISHMENTS: General reputation for professional competence, public recognition of business conduct, service to clients and customers.

COMMUNITY SERVICE: Participation in civic and service clubs, charitable activities, political activity, fraternal or religious groups.

ADDITIONAL COMMENTS: _____


Signature of Nominator: _____ Date: _____





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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@bcar.net

Association Exec
Rose DeWeese

*

THE REALTOR REPORT DEADLINE

Please remit all submissions for The Report by the last business day of the month.

Thank you.

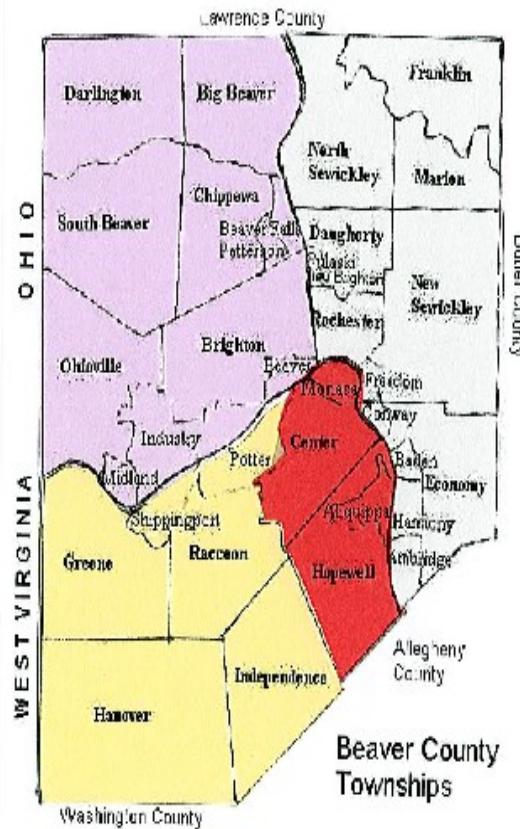
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Full Page-\$100

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BEAVER COUNTY REALTOR® TOUR



The Beaver County REALTOR® Tour is every Tuesday 10:00 am – 12:00 pm.
The tour is broken up into zones as follows:

- 1st Tuesday of the month
- 2nd Tuesday of the month
- 3rd Tuesday of the month
- 4th Tuesday of the month

NEW LISTINGS: If you have a new listing and would like it to be on the Beaver County Tour you must go to the multi list NO LATER THAN NOON ON MONDAYS and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the area your listing is located.