

THE REALTOR REPORT

Beaver County Association of REALTORS®

OCTOBER 2014

PRESIDENT'S LETTER



2014 Officers and Board of Directors

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Pam Keczmer

Amy Logan

Cindy McConnell

Leslie Pazur

Judy Plakosh

Tera Powell

Kelly Scott

Immediate Past-President

Rudy Zetz, Jr.

Affiliate Director:

Shelley Schweinsberg

Association Executive:

Karen Fuller

Greetings!

My first order of business is the ever so popular subject of dues billing! Fall is here and it's that time again, our **annual dues billing**. **All dues billing statements have been delivered to your company offices so check your home office for your annual statement.** Remember all agents within REALTOR® member offices displaying the trademark ® are required to join a board. We thank you for joining BCAR. We have a great sense of community giving within our board and invite you to take part in one of our many service projects. We also depend on volunteers and welcome any small commitment of your time.

Also, I am encouraging all members to please consider donating your fair share of \$15.00 to RPAC which is listed on your dues billing. When you break down that \$15, it is only \$1.25 a month and we could all probably find that amount in our spare change. RPAC gives active support to political candidates who recognize the needs of REALTORS® and property owners. We will be required to start tracking our local participation rate in 2015. If you have questions we are a phone call away at 724-774-4126.

Now for the good stuff, our annual steak gate is set for October 15th at Two Mile Run Park. Where else can you go for a great steak, fixings, and good conversation for only ten dollars? October is designated as REALTOR® Reach out Month. If causes and volunteering are in your blood than we welcome you to assist Habitat for Humanity at a work site in Ambridge or at the Restore in Beaver Falls prior to the Steak Gate. Contact Kelly Scott our community service chairperson for details.

I would like to thank Mr. Vic Smith for once again organizing the annual BCAR Charity Auction and all his faithful volunteers. Vic has tirelessly donated many hours and years to this great event. So mark your calendars for November 5th. All monies raised go back to local Beaver County Charities. We thank you all in advance for your donations and for helping to make this event such a success.

Lastly, I must put in my plug to encourage all of you to get out and vote in the Midterm election which is November 4, 2014. Let's all do our part and wouldn't it be great if each of us encouraged 2 more people to vote. "Be the change you want to see".

Blessings,
President, Leslie Chaklos





Beaver County Association of REALTORS®

Annual STEAK GATE / PICNIC



Wednesday, October 15th
(Rain or Shine)
We have indoor accommodations!!

Two Mile Run Park
(Gypsy Glen Road, Brighton Twp)

Social Time 6:00pm and Dinner at 6:30pm
Steak Dinner, Dessert, and Beverages

Cost \$10 / person, Guests WELCOME

*****There will be a membership meeting at this event*****

Call BCAR at 724-774-4126 for reservation by October 8th.



*Let's RAKE in the membership and enjoy this event.
We need your participation....*

DON'T MISS OUT ON THE PILE!!

PLEASE NOTE.....
THE STEAK GATE AND THE HABITAT FOR HUMANITY VOLUNTEERING ARE ON THE SAME DAY. VOLUNTEER WITH HABITAT AND WORK UP AN APPETITE, THEN COME EAT DINNER AT STEAK GATE.



Volunteer with us for Habitat for Humanity

Date: Wednesday 10/15/2014

Time: 8am-4pm

We are looking for 10-15 Volunteers to help with Habitat for Humanity of Beaver County on Wednesday October 15th. Some of the volunteers will work on a construction project possibly in Ambridge. The other half of the volunteers will be needed in the ReStore.

Please contact Kelly Scott at 724-272-4909 or kellyscott@howardhanna.com by October 10th

Welcome of New Members: **Sherilyn Fiechtl, Dave Miller** – Berkshire Hathaway, Beaver; **Michael Reed** and **Damon Watkins** – Berkshire Hathaway, Moon Twp; **Janet Fabian** – Deffenbaugh Real Estate; **John R Sergeant** – Howard Hanna W Sub., **Linda Sauers** – Northwood, Beaver; **Anne Douglas** – Northwood, Cranberry Twp; **Lisa Spinello** – Northwood, Wexford; **Bev Abbott**- Northwood Showcase, Coraopolis; **Kylie Lancaster** – RE/MAX Renaissance; **Paul Cain** – RE/MAX Select, Monaca; **Diane Duganich** and **Sandra Grace** – The Bella Casa Realty

New Real Estate Office: **The Bella Casa Realty Group, LLC** 246 Moon Clinton Road, Suite 203
Moon Twp, PA 15108 Office Phone 412-375-7327

Member Changes: **Stephanie Christy** is now with Berkshire Hathaway in Moon Twp.

New Affiliate: **Windows R Us—North** 724-772-9000 Duane Hardek
2599 Evans City Road Fax 724-410-3880
Harmony, PA 16037 Email: windowrusnorth@live.com

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

AFFORDABLE HOME LOAN PROGRAMS



FHA Program

- Minimum Down Payment
- Down payment and closing costs may be gifted
- Non-occupant co-borrowers are allowed!

First-Time Homebuyer Program

- Low down payments
- Down payment and closing costs may be gifted
- No Private Mortgage Insurance (PMI) required
- Choose fixed-rate loan amounts up to \$200,000.



Denise Baker
Mortgage Loan Specialist
NMLS #288338
Home Savings Beaver Office
Office: 724-770-0700
Cell: 330-719-5217
Email: dbaker@homesavings.com



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BEAVER COUNTY ASSOCIATION OF REALTORS®

PRESENTS

ANNUAL CHARITY AUCTION

Chinese Auction
Silent Auction

Lottery Trees



Live Auction
50/50 RAFFLE

WHEN: Wednesday, November 5, 2014

WHERE: Javy's in Ambridge

TIME: 5:30 to 6:30 Chinese Auction

5:30 to 7:00 Silent Auction

6:30 Dinner Served

After dinner Live Auction

COST: FREE to members of the Association

You are able to bring a guest(s) at the price of the meal \$20.00/person.

**PLEASE NOTE
TIME CHANGES**

CALL BCAR 724-774-4126 TO MAKE ALL RESERVATIONS BY 10/29/14!!

DINNER MENU:

Coleslaw, Toss Salad, Scalloped Potatoes, Rigatoni, Green Beans

Almondine, Stuffed Chicken Breast, Virginia Ham, Hot Sausage,

Swedish Meatballs, and you can purchase dessert at the Bake Sale.

LAST YEAR \$12,500 WAS DONATED TO CHARITIES! CAN WE TOP THAT?



BAKE SALE

Last year's bake sale was a huge success.
Be Sure to Check Out The Selections.



VOLUNTEERS are still needed to help with this event. Whether you have only a few hours or can help that evening, we have a job for you. Call Chairperson Vic Smith at 724-774-2222 or the association office at 724-774-4126.

This Invoice is for existing Members of BCAR.

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

2015 REALTOR® 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: _____

Dues Paid AFTER January 1, 2015 are subject to \$50 Late Fee.

NAR	\$155.00	
PAR	130.00	
LOCAL	130.00	
RPAC	<u>15.00</u>	voluntary donation to RPAC*
TOTAL	\$430.00	

A \$10 discount from local dues is offered if dues are paid by NOVEMBER 30th!!

_____ **Secondary REALTOR® Dues for 2015** **\$130.00**
(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 digital number off back of 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 2015 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2015, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$130 per member dues, 8.5% or \$11 is nondeductible by members for income tax purposes. NAR: Of the \$120 per member dues, 42% or \$50 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

2015 REALTOR® Dues Billings

The Beaver County Association of REALTORS has mailed the 2015 REALTOR® dues billing to each office. If you did not receive your invoice then please use the one in this newsletter. A discount is offered to those who pay their dues by November 30, 2014. All dues are payable by December 31, 2014 to avoid a late fee.



2014 ELECTION on www.mybcar.com



The annual Election will be held online on our website www.mybcar.com. It will begin on October 21 thru November 4. You will need to go onto the site to vote. Your username and password is your real estate license number be sure to use capital letters. Once logged in then click on 2014 Election located on left side. Any questions or need help please call BCAR at 724-774-4126.



President Beverly Pietrandrea



President Elect Bridget Wysocki



Secretary Tera Powell



Treasurer Kelly Scott

DIRECTORS



Bob Bixler



Peg Gahles



Judy Plakosh



Hancock County Savings Bank, FSB



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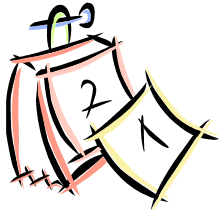
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CALENDAR OF EVENTS



October 15th Steak Gate at Two Mile Run Park
October 15th Habitat for Humanity Build
October 15th ITEMS DUE FOR CHARITY AUCTION
October 16th New Member Orientation
November 5th Annual Charity Auction
November 7-10th NAR REALTORS Conference in Expo in New Orleans
December—Watch for more details for the *Holiday Beginnings*

FEBRUARY 4, 2015 INSTALLATION AND AWARDS BANQUET



CODE OF ETHICS

Article 13: REALTORS® do not engage in the unauthorized practice of law.



Community Service Monthly Collection for Local Charities

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

Attendance Incentive

Each time a **REALTOR®** 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**.



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

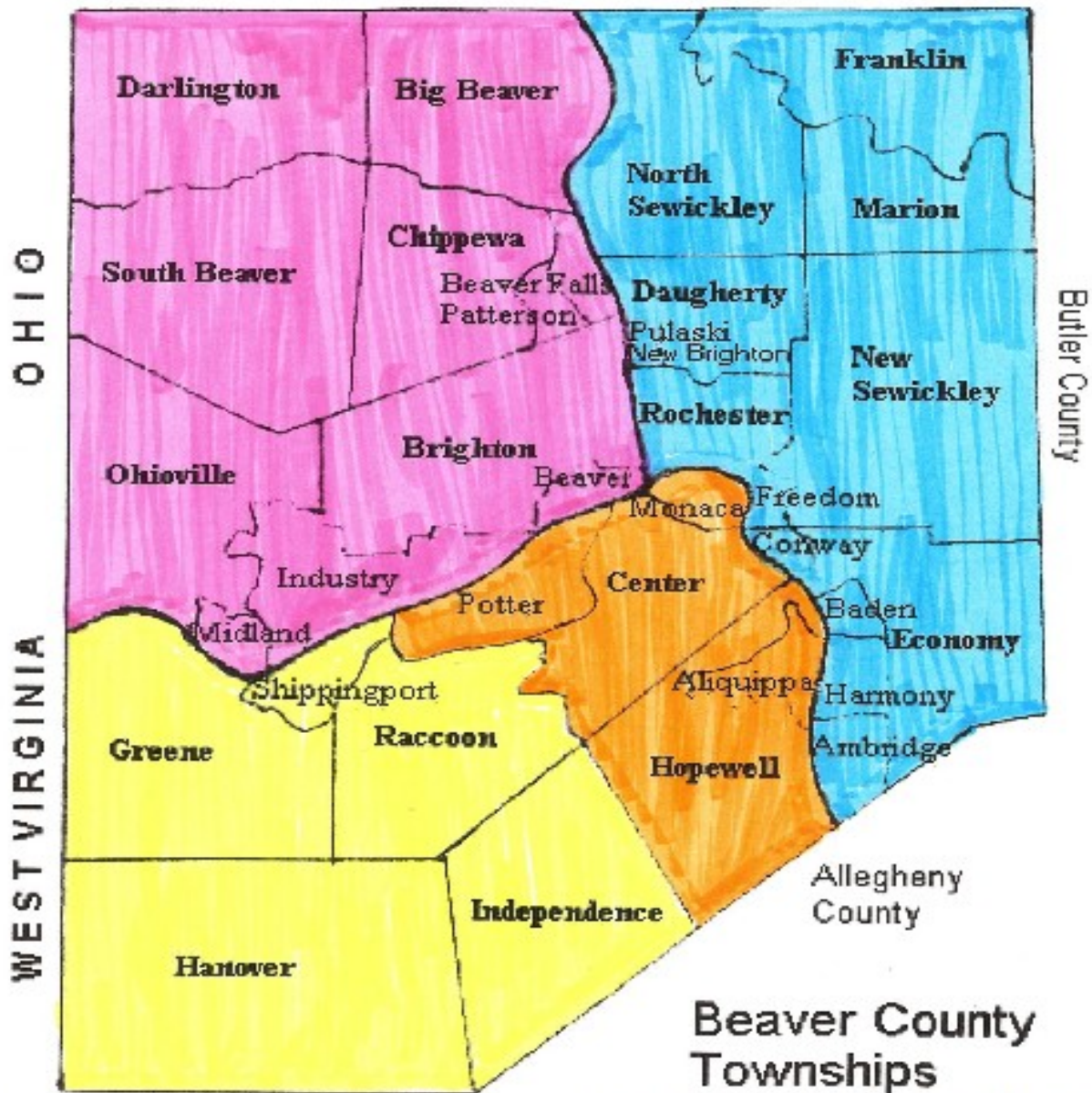
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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.

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 and pull up the listing. There you will find an agent tour. Click the date that corresponds with the below schedule for the area your listing is in.

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

COMMONWEALTH—SUBURBAN SETTLEMENT AGENCY Phone: 412-918-1589

Representatives: Rick Mastriana and Judy Rauch

Serve Allegheny, Beaver, and Butler Counties

Products/Services Offered: Title and Closing Services

CUTCO CLOSING GIFTS Phone: 716-359-5709

Representative: Brett Martinsen

Serve All of Western Pennsylvania

Products/Services Offered: We provide realtors and lenders with gifts that not only help brand themselves long term but will remain with their clients forever.

DESIGN INSPIRATIONS Phone: 724-622-4934

Representative: Kathleen Kirby

Serve Allegheny, Beaver, Butler, and Washington Counties

Products/Services Offered: Custom: Blinds, Shades, Shutters, Drapery, Valances, Cornices, Bedding Ensembles, Interior Design, Professional Installation, In—Home Consultations

ECA / ED CLINE APPRAISALS Phone: 724-847-3211

Representative: Ed Cline

Serve PA—Allegheny, Beaver, Butler, Lawrence, Mercer, Venango, Washington, and Westmoreland Counties;
OH—Columbiana, Mahoning, Trumbull, and Stark Counties; FL—Hernando, Hillsborough, Pasco,
and Pinellas Counties

Products/Services Offered: Residential and Commercial Real Estate Appraisals for any and all purposes.