

The REALTOR® REPORT

President's Message

Did you respond to the NAR Call to Action regarding the Flood Insurance Deadline? BCAR got the word out via email, Twitter, LinkedIn, Facebook and our website. To all of you that responded, THANK YOU! For those of you that didn't please realize your profession depends on your engagement. There's still time so jump in and be heard by going to www.mybcar.com and clicking on the banner on our homepage.

So much coming up in over the next couple months! Let's get right to it!

1. The Affiliates will be hosting their annual **Round Table Event** on Wednesday, September 20th. Our topics include unconventional loans and providing a REALTOR Safety program.
2. **SteakGate** is on Thursday, October 5th. Bring canned goods to support the Salvation Army Food Bank for REALTOR Reachout.
3. **Annual Charity Auction** is gearing up and Vic Smith, Bev Pietrandrea and the auction committee is working hard to ensure a great turnout. Please reach out to donate and/or lend a hand. See flyer on page 9 for details.
4. **2017 Elections**-Our nominating committee has approved the following slate for the election of Officers and Directors..

Proposed 2017 Election Slate

President: Lorraine Ross

President Elect: Bob Williams

Secretary: Denise Molchen-Donnelly

Treasurer: Sherman Hostetter

Directors: Bev Pietrandrea, Silvia Kazas,
Mary Demas and Pam Kecmer

Additional candidates for the offices to be filled may be placed in nomination by petition signed by at least twenty-five (25) members eligible to vote. The petition shall be filed with Rose DeWeese, AE, no later than September 29th. The election will be conducted by electronic vote or paper ballot. (Paper ballots and Petitions available upon request by contacting association office).

Voting will be conducted electronically at www.mybcar.com, starting Tuesday, October 17th through midnight Tuesday, October 31st, 2017.

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

Veronica Cardello
vcardello@parealtor.org

Blight Task Force - Realtor® Dee Johnson from the **Lawrence County Board** attended the second blight meeting in the city of New Castle. The main focus of this meeting was remediation. The blight group is in the early planning stages and has been soliciting concerns from city council members and local business owners. A thorough plan is being crafted and will be outlined at the August meeting. More information to follow in next month's report.

All on Board in Fayette County - Albert Gallatin School Board adopted a Local Economic Revitalization Tax Assistance ordinance that will allow business owners in Masontown to improve their properties without paying full school property taxes on those improvements for 10 years. Under the ordinance, newly-constructed commercial buildings or renovations to existing commercial buildings will pay property taxes based on improvements, which will be phased into the full amount over the next 10 years. Business owners would have to apply to borough council for these exemptions. Earlier in June, the Fayette County Commissioners and Masontown Council passed ordinances for the tax abatement initiative to spur economic development. The **Fayette County Board** supports these economic development incentives.

Meet the Brokers - Over the past few months, I've had the opportunity to meet with several offices as a guest speaker during their monthly office meetings. I've talked about the field program and the importance of investing in RPAC, and addressed our legislative efforts for 2017. I look forward to attending more office meetings in the coming months. Any office that would like to schedule a visit should contact me via email.

"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 an email and let me know.

Upcoming Events

- Sept. 8 - Meeting with Rep. Cris Dush
- Sept. 11-13 PAR Fall Business Meetings, Harrisburg
- Sept. 26 - Lawrence County Board will host NAR's Smart Growth for the 21st Century course.
- Sept. 28 - Washington-Greene Association will host NAR's Smart Growth for the 21st course.

UPCOMING EVENTS

September 15 REALTOR Dues Billings
 September 20-9am Affiliate Round Table,
 First Presbyterian Church, Beaver
 October 5-6:00 pm SteakGate
 November 1- Annual Charity Auction
 The Club at Shadow Lakes
 December 7-Holiday Beginnings
 Highland Vets Club, Park Rd, Chippewa

WELCOME NEW MEMBERS

New Members:

Susan Herald, Berkshire Hathaway-Beaver
 Scott Walsh-RE/MAX, McCandless

Did you take ethics as a Continuing Education class?

NAR requires that every two years REALTORS must complete Code of Ethics Training. This is a requirement of being a REALTOR member and is due by December 31, 2018. This class can be taken on line at www.realtor.org, continuing education, or new member orientation.

If you have taken ethics training through continuing education, not sponsored by BCAR, then please **be sure to supply the Association office with your certificate**. Each association must track the Biennial Code of Ethics Training.

THANK YOU!

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LinkedIn

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BeaverRealtor

FACEBOOK

Beaver County
Association of
REALTORS



NEW EMAIL:

bcar3@mybcar.net

Affiliate Sponsored Round Table

\$10 per person includes breakfast

Cash or checks payable at door

Bring business cards to be eligible for drawings at each affiliate table

50/50 Raffle

Raffle for 2018 BCAR Local Dues

Lottery Tree

Must be present to win

Wednesday, September 20, 2017

Registration 8:00 am • Breakfast 8:30 am • Round Table 9:00-10:30 am

First Presbyterian Church • 252 College Avenue, Beaver

Breakfast Menu

Scrambled Eggs * Bacon * Sausage *

Home Fries * Biscuits * Coffee * Juice

RSVP by Friday, September 15, 2017

724.774.4126 or email bcar3@mybcar.net

Let Your Voice Be Heard. Invest in RPAC.



www.parealtor.org/RPAC

Why should I invest in RPAC?

Now more than ever, it's critical for Realtors® to invest in RPAC.

As local municipalities and the Commonwealth face ever-shrinking budgets, lawmakers begin to look at new ways to raise funds. Taxes on real estate transactions, fees on services and increasing property taxes are just a few of the threats to your livelihood.

RPAC represents the interests of Realtors®; it works to pass legislation that helps your business and defeats legislation that could have an adverse affect on the real estate industry and private property rights.

Individually, it's difficult to change things. But together, Realtors® can influence decisions made in Harrisburg and in Washington, D.C.

What is RPAC money used for?

Thirty percent of your investment is forwarded to the national RPAC to fund key U.S. House and Senate races; 70 percent remains at the state level to be used in state and local elections. Money is returned to local associations to use with local legislative issues.

Your investment is used to elect pro-Realtor® candidates. The RPAC Trustees screen and support candidates who have supported Realtor®-related and private-property issues in the past. RPAC is not affiliated with any political party.

**Let Your Voice Be Heard.
Invest in RPAC.**



Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. § 30116; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

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



The Times

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REALTOR® Membership Benefits

Benefits Offered to Both Primary and Secondary Members

- ✓ 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
- ✓ ADVERTISING DISCOUNT IN THE BEAVER COUNTY TIMES FOR
 - Monthly Home Buyer's Guide
 - Twice a Month Here's My Card
 - Sunday Real Estate Showcase
- ✓ AFFILIATE CONTRIBUTION
 - Education
 - Holiday Beginnings
- ✓ MONTHLY NEWSLETTER
- ✓ WEBSITE
 - mybcar.com

Affiliate Membership 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
- ✓ AWARDS
 - Affiliate of the Year

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



Congress needs to hear from you!

Please refer to the numerous emails, posts on social media or call the association office to find out how to be an advocate for the National Flood Insurance Program and your profession!

VOTER REGISTRATION

The deadline to register to vote in Pennsylvania's general election is coming quickly. To be eligible to vote in the general election, you must be registered to vote by Tuesday, October 10. A large majority of Pennsylvania Realtors® already understand the importance of voting. Eighty-two percent of Pennsylvania Realtors® are registered to vote. If you're not registered to vote, there are several ways to register: Through the Pennsylvania Department of State's online application. At a County Voter Registration Office or other designated sites. By mail: At a PennDOT photo center or Register at many other state government offices.



NAR REALTOR® PARTY MOBILE ALERTS

NAR's Realtor® Party Mobile alerts are the easiest and best way to stay informed about what's happening at the federal level. You can sign up on the Realtor® Party website. It's also incredibly simple to sign up for these alerts on your cell phone by opening a text message on your phone and sending **REALTORS to 30644**. Whenever NAR issues a call for action, you'll get an immediate text message alert and you can quickly respond. Every Pennsylvania Realtor® should sign up to receive NAR Call for Action alerts on their phones because it makes it so quick and stress-free to immediately send their response to their elected officials. Together, our collective voice makes a significant impact in Washington.



Beaver County Association of REALTORS®

2017 STEAK GATE

Join us for our annual picnic!
Thursday, October 5, 2017
Rain or Shine



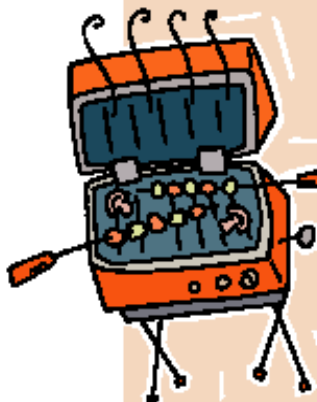
Van Kirk Fire Hall
110 Van Kirk Rd, Center Twp.
Fun starts @ 6:00 pm ~ Dinner @ 6:30 pm
Menu: Steak Dinner, Dessert & Beverages

\$12.00/person Guests are WELCOME!

Membership Meeting held at this event

REALTORS® REACHOUT:

October is REALTOR® REACHOUT. BCAR will be collecting non-perishable food items or monetary donations for the Salvation Army food bank at this event. Please bring your donations. If you are unable to attend, please drop off your items at the Association office.



RSVP to: bcar3@mybcar.net
or 724.774.4126



\$250 CASH GIVE-AWAY!

5:30 Bake Sale (Select your dessert early!)
5:30 – 6:30 Chinese Auction
5:30 – 7:00 Silent Auction
6:30 Buffet Dinner
Live Auction following Dinner

Annual Charity Auction

Free to BCAR Members
Guests \$25.00

Proceeds benefit
Beaver County Charities
WEDNESDAY, NOVEMBER 1, 2017

at 5:30 pm
The Club at Shadow Lakes
Aliquippa PA 15001

Beaver County Association
of REALTORS®

RSVP by 10.27.17
724.774.4126 or

bcar3@mybcar.net



REAL ESTATE COURSES



On-line Continuing Ed, Pre & Post Licensing.
www.theceshop.com

REALTOR Association of Metropolitan Pittsburgh
Continuing Education
Details to follow

February 6 & 7 — New Agent Classes in Cranberry
February 20 & 21 — Rules & Regulations

Penn State Beaver

Classes begin Monday, September 25
Required Pre-Licensing Salesperson Courses

Real Estate Fundamentals

Mondays and Thursdays Fee \$275.00
September 25 - November 13, 2017, 6:00 p.m. - 8:00 p.m.

Real Estate Practice

Mondays and Thursdays Fee \$275.00
September 25 - November 13, 2017, 8:15 p.m. - 10:15 p.m.

2018 REALTOR DUES

Later this month you will receive an invoice from your broker or in the mail for 2018 REALTOR Dues. This year you will be required to pay your dues on line if you are using a credit card. Please follow the instructions below to pay your 2018 dues:

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).

THANK YOU!



Real Estate Mortgage Title Insurance



Yard Sale

When: Saturday, September 9th

Where: Howard Hanna Beaver Office
1601 Third Street, Beaver

Time: 8:00 am to ?

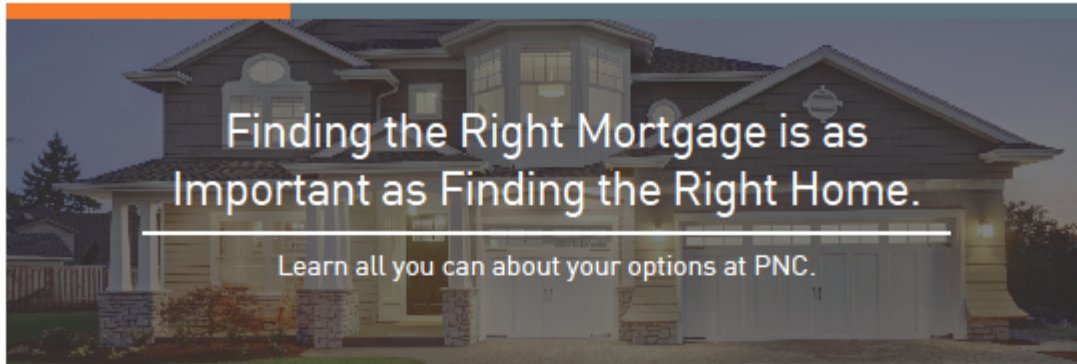


**All Proceeds Benefit
Children's Hospital
Free Care Fund**

Children's  Free Care Fund



PNC BANK MORTGAGE OPTIONS



To find the right mortgage, ask yourself:

- > Do I want a predictable payment, or am I okay with payments changing over time?
- > Do I qualify for an FHA loan or a VA loan?
- > Will my home loan be more than \$424,100?
- > Do I want to keep my payments as low as possible, or build equity more quickly?

Solution:	Benefit:
Fixed Rate Mortgage	Predictable monthly payment
FHA Loan	Lower down payment
VA Loan	Little to no down payment for qualified veterans and spouses
Jumbo Loan	For homes in a higher price range
Adjustable Rate Mortgage	Lower initial monthly payment ¹
Combination Loan	First mortgage for 80% of the home's value and a PNC home equity line of credit for 9.9% ²

You know what you want in a home. But what about the loan for buying it? Let's review the many mortgage options PNC offers. So you'll have both a home — and a home loan — that's right for you.



Jacob Gaul
Mortgage Loan Officer
 NMLS# 1613209
 412-225-3301
jacob.gaul@pnc.com
pncmortgage.com/jacobgaul

At PNC Bank, our goal isn't simply to get you a mortgage. I work hard to find you a home financing solution that helps you buy a home responsibly. When you're ready to take the next step, we're right there with PNC Home Insight[®]. Home Insight Planner is an innovative online experience providing greater insight into the homebuying process and enables you to determine the mortgage payment that you can truly afford, based on your unique budget and lifestyle. Home Insight Tracker helps you see, understand and manage every step of the mortgage application process. PNC AgentView[®] takes Tracker a step further and allows you to opt in your real estate agent to receive real-time email updates when you reach major milestones in the mortgage process.



1. Rate may increase after settlement.

2. Consult a tax advisor regarding the deductibility of interest.

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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 & Country 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
Huntington National Bank	William Stouffer	412-883-1524	william.p.stouffer@huntington.com

Beaver County Association of REALTORS 2017 Affiliate Listing

Company Name	Representative	Phone	Email
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 Bank	Shelley Hysong	724-742-2800	shysong@marsbank.com
Mortgage Lending Solutions	Mark Holp	724-774-9464	mark@mortgagelendingsolutions
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	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
Title Resource Group	Diana Ley & Joey Macy	412-922-8500	dianaley@trgc.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

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

Association Exec.
Rose DeWeese

*

THE REPORT DEADLINE

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

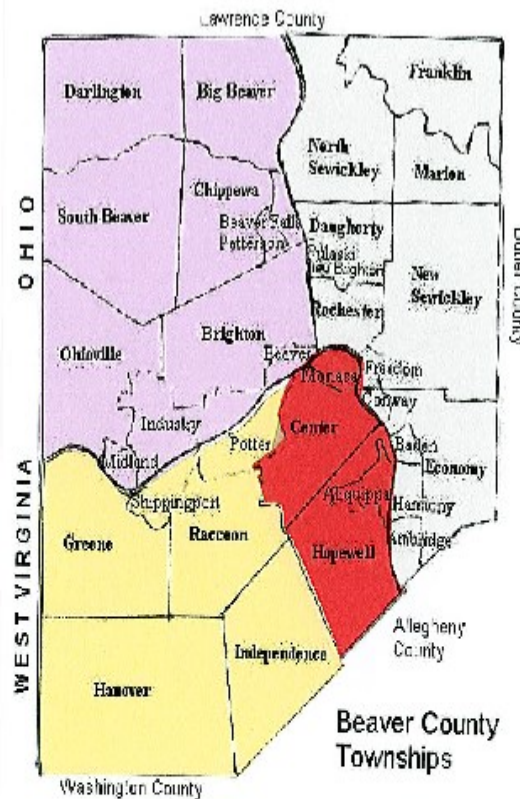
Thank you.

*

Place an ad in our monthly publication.

Full Page-\$100
Half Page-\$50

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.