THE REALTOR REPORT

Beaver County Association of REALTORS®

SEPTEMBER 2014



2014 Officers and Board of Directors

President: Leslie Chaklos

President-Elect: Bev Pietrandrea

Secretary: Bridget Wysocki **Treasurer**: Shirley Lyden

Directors: Ernie D'Achille

Lisa Dowling

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

PRESIDENT'S LETTER

Greetings!

September is REALTOR® Safety Month! Don't be victimized review REALTOR® safety tips in your office on a regular basis. Core components of REALTOR® safety are knowledge, awareness, and empowerment. Exercise caution when showing a home. The number one place where REALTORS® are victimized is at the front door. Make a year round commitment to safety.

Safety - Tips.

- <u>Always</u> meet a new client at the office or a public place, never at the property.
- <u>Always</u> drive your own car to the property.
- <u>Always</u> follow the prospect through the house and never let them get behind you.
- <u>Always</u> follow your instincts. If you have any suspicions or uneasiness
 about a client, do not go to the showing alone, no matter what time
 of day.
- Always park on the street. Don't get blocked in.

For additional Tips visit NAR's website.

The annual Steak Gate is set for October 15th at Two Mile Run Park. This is a great event to relax, have fun, and catch up with everyone. Mark your Calendar and watch for the flyer for all the details. Also, our annual charity auction is set for November 5th. Please be generous with your donations as all monies raised go back to Beaver County charities.

Do you respond to Calls for Action? As part of NAR's new core standards they will be tracking our participation rate. Let's all get in the habit and respond to those calls, so our board will have great numbers. Also, take advantage of all the great articles by signing up for PARJustListed.com

Blessings and Stay Safe!

2014 BCAR President, Leslie Chaklos

REMINDER

The Affiliate Sponsored Round Table Event is on Thursday, September 11th at Tinitiques in Bridgewater. The affiliates will set up at 8:00 am and registration will open at 8:30am. Breakfast will be at 9:00am. Don't Be Late!! REALTORS® remember to bring your business cards for drawings at each affiliate table.

Also the Community Service Committee will be collecting items for Cornerstone.

Book Bags
Manilla Envelopes

Trac Phone

Reusable Material Shopping Bags
Trac Phone Minute Cards

Gift Cards from McDonalds, Wendy's, Hot Dog Shoppe, or Dollar General

Beaver County Association of REALTORS®



2014 Election Slate

The following slate for the election of Officers and Directors for 2014 has been approved by the Nominating committee. 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 the Association Executive NO LATER THAN SEPTEMBER 30TH. (Petitions available upon request at the association office) The election shall be conducted by electronic vote or paper ballot. (available only at the association office) The election cutoff will be midnight November 4th.

Proposed Slate of Officers and Directors for 2014

President Beverly Pietrandrea
President Elect Bridget Wysocki
Secretary Tera Powell
Treasurer Kelly Scott

Directors: Peg Gahles, Judy Plakosh, and Bob Bixler

Voting will be conducted electronically at BCAR's website www.mybcar.com starting October 21st.

Log Onto BCAR's Website At www.mybcar.com

Have you been on the Beaver County Association of REALTORS® website?

REALTORS...Did you know you can add your personnal bio, download your picture or even get your NRDS number on the site?

Go to www.mybcar.com and there are two white boxes on the right hand side. Be sure it says REALTOR. Using your real estate license number (be sure to use capital letters) in both boxes, and then hitting the arrow in the circle will take you to your personally page.

Once on the page you can change your username and password. Be sure to click update member at the bottom of the screen to save your changes. You can also get your nrds # at the bottom of the screen. This is a great time to try and log onto the site before the election of new officers and directors.

AFFILIATES...Did you know you can add your personnal bio, download your picture, or change your username and password?

Go to www.mybcar.com and there are two whites boxes on the right hand side. Be sure it says affiliate. Using the first representatives first name as the username and last name as the password (be sure to use a capital letter) then hit the arrow in the circle will take you to your company's page.

Once on the page you can change your username and password, add your bio and even a picture. Be sure to click update member at the bottom of the screen to save your changes.

If you need help just call the association office at 724-774-4126.

CODE OF ETHICS

Article 12: REALTORS® are truthful in their communications and paint a true picture in their advertising and in other public representations.

Welcome of new members: Robert D'Angelo, Larry Lucci, and Thomas Riggans – Berkshire Hathaway, Beaver; Toni Colbert and Rachel Kerr – Howard Hanna, Beaver; Matt Hermes and Drew McKinney – Northwood, Beaver; James DeVos – Northwood, Moon Twp; Chad Leonberg – Northwood, Zelienople; Kacie McAteer – RE/MAX Select, Monaca;

Member Changes: Joyce Pollock is now with Berkshire Hathaway in Beaver.

New Affiliate: **Design Inspirations** 724-622-4934 Kathleen Kirby, Owner

334 Brohois Drive Fax 724-774-7518

Monaca, PA 15061 Email: dishades@comcast.net



- · First Time Home Buyer Fixed Rate Mortgages
- Conforming Mortgages
- Non-Conforming Mortgages
- Adjustable Rate Mortgages
- Land Loans

- Home Equity Loans
- Fixed Rate Home Equity Loans
- Variable Rate Home Equity Lines of Credit



Center Twp. Branch 210 Golfview Dr.

Chippewa Branch Chippewa Square, 2652 Darlington Rd.

> Hopewell Twp. Branch 2646 Brodhead Rd.







BEAVER COUNTY ASSOCIATION OF REALTORS® PRESENTS

ANNUAL CHARITY AUCTION







PLEASE NOTE

TIME CHANGES

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.

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

Many hands make

DINNER i grathuwork.

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.



BEAVER COUNTY ASSOCIATION OF REALTORS®

650 CORPORATION STREET SUITE 401 BEAVER, PA 15009

(724) 774-4126 FAX: (724) 774-1984

August 27, 2014

Dear REALTOR® Friend,

It's once again time, for the Beaver County Association of REALTORS® Annual Charity Auction to be held on November 5, 2014, at Javy's Banquet Hall in Ambridge.

This annual event has grown each year and last year made it possible to donate over \$12,500 to local charities, such as Beaver Valley Intermediate Unit PTO, Boy Scouts of America, Habitat for Humanity, Women's Shelter, CASA, Yellow Ribbon Girls, and others.

In preparation for this year's event, we are asking support of REALTOR® members, affiliates, individuals and local businesses. All monetary donations are combined, to purchase items at a discount cost at local stores. Monetary donations and gift eards can range anywhere from \$25.00 to \$500.00. Other items, for contribution, could include gift certificates, children's toys, household items etc. These items then would be anctioned off the night of the event. We have also received trips and condo stays to auction off. The item that brought the most monies at the 2013's Auction was a \$2,000 Shopping Spree.

As a special "thank you" to our contributors, an ad will run in the Beaver County Times, listing all who have donated for that year's auction. Also our contribution and contributors are listed in many of the charities newsletters that we donate to from the auction.

Please help the Auction Committee by getting your donation in as soon as possible, but no later than October 15th. If you have any questions, please call the Beaver County Association of REALTORS® office at 724-774-4126 or Auction Committee Chairman, Vic (Bill) Smith at 724-774-2222 X218.

We understand the economic time facing the country, and charities are being hit hard. So any contribution to the charity auction would be greatly appreciated. "Thank You" in advance for your participation.

Respectfully submitted,

Vic Smith, Auction Committee Chairman Beaver County Association of REALTORS®

CALENDAR OF EVENTS



September 11th Affiliate Sponsored Round Table, Tinitiques

September 4-17 Harrisburg Quarterly Meetings

October 2nd Next Affiliate Meeting

October 5th Steak Gate at Two Mile Run Park

October 15th ITEMS DUE FOR CHARITY AUCTION

November 5th Annual Charity Auction

November 7-10th NAR REALTORS Conference in Expo in New Orleans

FEBRUARY 4, 2015 INSTALLATION AND AWARDS BANQUET

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





For Your Information....

There will be a business portion membership meeting at the Steak Gate event, which will be held on Wednesday, October 15th. A more in depth discussion on the NAR Core Standards will be held

Your RPAC investment helps to

- Elect pro-REALTOR® candidates and advocate for REALTOR® issues.
- Block legislation such as a 1% increase in the realty transfer tax, saving homebuyers thousands in closing costs
- Keeping the initial cost of buying a home low, allowing the housing market and real estate industry to thrive.
- Reduce obstacles to homeownership, making more sales for REALTORS® as a whole and earning additional commissions.

And that is how your RPAC investment turns into money in your pocket.

If you would like to make your fair share donation of \$15, contact the association office at 724-774-4126.

Beaver County's #1 Way to Advertise!

Beaver County's Main Source for News, Sports & Entertainment. 41,000 Daily Circulation and Over 6 Million Monthly Views Online.





Excel Mortgage Group, Inc.

325 Beaver Street Beaver, PA 15009

Office 724-775-3090 Fax 724-775-3133

- FHA / VA (EXPERTS FOR 20 YEARS)
- USDA GUARANTEED RURAL HOUSING (EXPERTS FOR OVER 10 YEARS)
- CONVENTIONAL
- PURCHASE / REFINANCE
- CONSTRUCTION
- INVESTMENT

Voted "Best of the Valley" 2008, 2009, and 2010

AVAILABLE EVENINGS AND WEEKENDS!!!!

Bill Roorback
Owner /Sr.Loan Specialist
Cell: 724-462-5151
broorback@xlmortgage.com
NMLS #140581

Mona Simmons Loan Specialist Cell: 724-561-3158 mona@xlmortgage.com NMLS #144218



Licensed by PA Department of Banking

Core Standards for State and Local Associations

Local, state, and territorial associations of REALTORS®, as a condition of membership in the National Association of REALTORS®, must meet NAR's <u>Organizational Alignment Core Standards</u>, a set of requirements that fall into six categories:

1. Code of Ethics -

Every Association will provide new and continuing member Code of Ethics Training, provide a viable Professional Standards process and Mediation.

Advocacy –

Every Association will include in their dues billing a voluntary contribution to RPAC, and will promote participation in Calls To Actions.

3. Consumer Outreach -

Every Association will demonstrate in not less than four consumer engagement activities annually.

- 4. Unification Efforts and Support of the REALTOR® Organization Every Association will have legal counsel, and have a strategic plan.
- 5. Technology –

Every association will have an interactive website, utilize email for member communication.

6. Financial Solvency -

Every association must adopt policies to ensure the fiscal integrity on their financial operations and have reports submitted by a CPA.

REALTOR® associations must certify compliance with the standards by June 30, 2015—and by June 30 of each subsequent year—or be subject to revocation of their charter.

The standards were approved by NAR's board of directors in May 2014 and replace a previous set of organizational standards. The purpose of the new standards: to raise the bar for REALTOR® associations and ensure high-quality service for REALTORS®.

(These Core Standards were just lightly touched on. This information is being used to make you aware of the changes coming from NAR that we as an association MUST do to maintain our charter. Be watching for more details.)

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

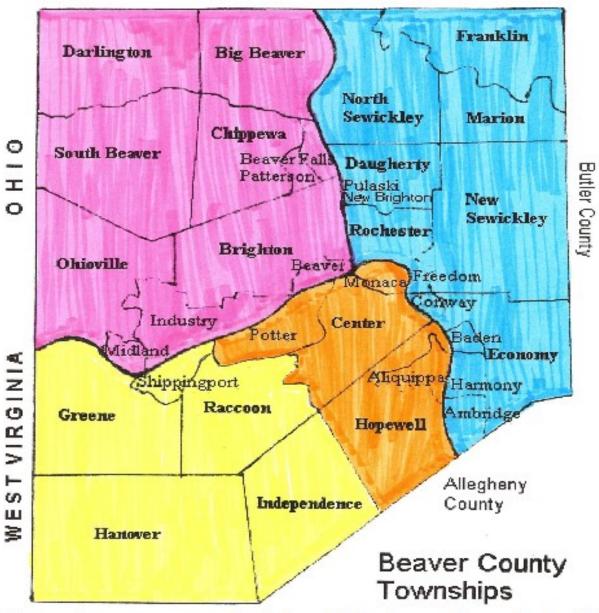
We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

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
- o 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 40 I Beaver, PA 15009 Phone: 724-774-4126 Fax: 724-774-1984 E-mail: bcar3@verizon.net Website: www.mybcar.com

Phone: 724-728-9507

Phone: 724-775-3200

Phone: 412-622-4001

Phone: 800-926-0003



AFFILIATE INFORMATION

AMERICAN GENERAL SERVICES

Representatives: John Fencil and Rebecca Larson

Serve most of Pennsylvania

Products/Services Offered: Residential and Commercial, Cash Transactions, 1031 Tax Deferred Exchange,

and Relocations

BEAVER COUNTY TIMES

Representatives: Debbie Bianco and Peggy Glassford

Serve The Times circulates in Beaver County and northwestern Allegheny County, and provides paid coverage

in southern Lawrence County via The Ellwood City Ledger.

Products/Services Offered: BC Times is the county's primary information source and sole daily newspaper.

We publish a weekly Home Preview Section, a monthly Home Buyer's Guide, as well as a monthly

Here's My Card Promotion.

BROKERS SETTLEMENT SERVICES

Representatives: Rich Masucci and Dave Sinclair

Serve all of Pennsylvania, Ohio, West Virginia, Virginia, New Jersey and Delaware

Products/Services Offered: Full Service Title Insurance and Real Estate Closings

CLEARVIEW FEDERAL CREDIT UNION

Representatives: Susan Moore and Robin Turner

Serve All States excluding Alaska, Texas, and Hawaii

Products/Services Offered: Variety of mortgage products including Purchase, Refinance, Non-conforming, Home Equity Loans and Home Equity Lines of Credit. We are a lender that looks for solutions to your

lending needs!

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2014 Affiliate Information.