

REALTOR® RAPPER

PRESIDENT'S CORNER

MAY 2009

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Frank D'Amico
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Lynn Gratta
Affiliate Director:
Ellen Caputo
Association Executive:
Karen Fuller

Hey Dragon Slayers, it's the Prez again,

KUDOS to the affiliate committee for a very successful Night at the Races. Many thanks to all who participated by either buying a horse or horses, or working or betting. It was an outstandingly great night!! This is the perfect example of how an organization and its affiliate membership should function to help each other. As I said last letter by us supporting this night at the races, it gives them more resources to help us and that's "one hand washing the other". So again great job affiliates, and thanks members. I'm sure they also like to see a little business from us, so look through our affiliate list and if there is something you need i.e. mortgages, appraisals, inspections etc. support the people that support you.

'nother thought crossed my mind. This concerns the selection process for the REALTOR of the Year. The way the system works right now is as follows. The President selects a secret chairman the chairperson selects a secret committee and they choose the ROTY based on some established criterion. (I will ask Karen nicely to publish these standards in the RAPPER.) The committee then asks for nominations and they decide who best fills the qualifications set by our ROTY criterion.

My thought is this. I don't think the committee should be a secret. My reasoning is, if you know who is on the committee you have more of an opportunity to first hand tell someone of your opinion or nomination for ROTY. I also think that part of the job description should be to actively search for the ROTY all year long.

Same rules apply.....email me, call me.....let me know what you think. Email: rz@oxfordrealty.org

The Prez
Rudy

Beaver County Association of REALTORS®

General Membership Meeting



“ Short Sales and Etc.”

Speaker Attorney Joseph Budicak

When: Wednesday, June 3, 2009

**Where: Javy's in Ambridge
(1300 Merchant Street)**

**Time: 6:00 pm Registration
7:00 pm Buffet Dinner**

Cost: \$17.00 / person

Buffet Dinner:

Coleslaw, Cucumber Salad, Parsley Potatoe,
Cabbage and Noodles, Green Beans Almondine,
Stuffed Chicken Breast, Virginia Ham, Hot
Sausage, Braised Steak and Dessert.

Call BCAR at 724-774-4126
by Wednesday, May 27th to
get your reservation in.

REALTOR® OF THE YEAR AWARD

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

SOME CRITERIA TO CONSIDER:

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.

ASSOCIATION ACTIVITY (LOCAL): 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/CIVIC ACTIVITY: Local, State and National level participation in civic and Service Clubs, charitable activities, political activity, fraternal or religious groups.

**IDEALLY THIS IS YOUR REALTOR® OF THE YEAR: SOMEONE YOU
WOULD BE PROUD TO PUT BEFORE YOUR PEERS AND THE PUBLIC.**



District 6 & 8 REALTOR® Expo & Convention

When: Thursday, May 21, 2009
Where: Four Point Sheraton, Cranberry
Time: 9:00 am to 5:00 pm
Cost: \$30.00

REGISTRATION ENDS MAY 15th!!!!

Cost includes continental breakfast, buffet lunch, free cocktail, and ALL seminars!!!

BRING A NON-PERISHABLE FOOD ITEM FOR THE GREATER PITTSBURGH COMMUNITY FOOD BANK.

To register: go to www.realtorspgh.com
click on R-day 2009 icon



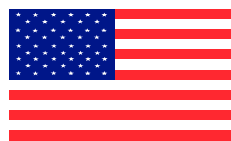
Beaver County Association
of
REALTORS®

ANNUAL PICNIC

When: Thursday, August 6, 2009
Where: Two Mile Run Park

More details to come.....
MARK YOUR CALENDARS!!

If you are interested in helping out with the picnic, please contact the Picnic Chairperson Mike Raich,
email: mike.raich@pittsburghmoves.com



HAVE A SAFE AND HAPPY
MEMORIAL DAY!!!!

Remember to support
our troops!!

CODE OF ETHICS

Article 16: Respect the exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with their clients.

Welcome New Member: Autumn Wilson— Northwood, Airport Office

New Affiliate: S & T Bank
12550 Perry Highway
Wexford, PA 15090

412-862-0777
Fax 724-935-5090
Email: Jeanne.perrier@stbank.net

Jeanne Perrier
Sarah Daley

Congratulations to *Kathleen Belcastro* of RE/MAX Select, Center and *Antonia Orrico* of Northwood, Wexford who received their E-pro Designations.
to *Elizabeth Eubanks*, *Teresa Gadberry*, and *Tammy Romesburg* of Coldwell Banker, Cranberry and *Kathleen Belcastro*, *Rita Brimmeier*, and *Nancy Rossi* of RE/MAX Select, Center who received their REBAC designations.
to *Marilyn Morris* of Prudential, Moon who received her SRES designation.

Get well Wishes to Carolyn Hewko of Northwood, Beaver who had fallen and broke her arm. To send Carolyn a card, her home address is 114 Duncan Circle Beaver, PA 15009

Condolences to James L. Goldsmith, Esquire of Caldwell & Kearns (PAR's Legal Counsel) and family in the passing of his father. To send a card to Jim's home the address is 1418 Appletree Road, Harrisburg, PA 17110

If you have something you would like to put in the Rapper, just call BCAR at 724-774-4126 and we will get it in for you.

We proudly present our annual



MAKE A WISH



YARD SALE

to be held on

Saturday, May 16th

***Clean out your home from attic to basement!
Garage too!***

ASK YOUR FAMILY, FRIENDS & NEIGHBORS!

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 PRUDENTIAL PREFERRED REALTY – Garvin
Division - 877 Corporation Street, Beaver - *after April 1st***

If you need truck pickup for larger items please call:
Dorothy at 724-774-2222 x200



ALL PROCEEDS GO TO MAKE-A-WISH



A Special Thanks to the Affiliates who made the “Night at the Races” possible:



American General

Becky Larson

American General Life & Accident

John Carr

Beaver County Times

Nate Laney

Clearview Federal Credit Union

Susan Moore; Kathy Rombach

Debo Moving and Storage

Doug Campbell

ECA/Ed Cline Appraisals

Ed Cline

Excel Mortgage Group, Inc.

Ellen Caputo; Mona Simmons

First Choice Mortgage Services

Linda Martin

HouseMaster

Brian & Kim Reuss

HSA Home Warranty

Greg Long

iMortgage Services

Chris Seymour; Nate Kovach

The Kerr Agency, Inc –Erie Insurance

Gary Young

PA Land Title

Denise Doyle; Anthony Neff

Parkvale Bank

Shelly Schweinsberg

Penn Suburban Abstract

Joni Sprout

Recap “Night at the Races”

The Night at the Races was a huge success. There were 76 people in attendance and all 80 horses were sold. The food was great and a good time was had by all. The winning horse of each race won \$45.00, the race with the best odds paid \$19.00, and the auctioned race the winning horse won \$195.00. A special “Thank You” to Commonwealth Real Estate, Oxford Realty, and RE/MAX Renaissance who helped by purchasing horses. The monies raised from this event will go to the affiliates to be able to sponsor other functions for the association. The association would like to thank all the Affiliates for their continued support.

Just one more way they give back!!!

Calendar of Events:



- May 15 Registration for R-Day due
- May 21 R-Day, Four Point Sheraton, Cranberry
- May 31—June 3 Quarterly meetings in Harrisburg
- May 27 Registration for Membership Meeting due
- June 3 General Membership Meeting at Javy’s
- August 6 Picnic at Two Mile Run Park

REALTOR® T-Shirt Sale

Purchase a Hanes White T-shirts with the blue REALTOR® logo on the back and Beaver County Assoc. REALTORS® on the left chest. Sizes range from medium to xx-large at a cost of \$10.00 each.

T-shirts are available for sale at membership meetings or call BCAR at 724-774-4126.

If you have made changes to your membership...like switched offices or changed your email address. Please be sure to make the association aware of **ALL** changes. Our information is only current with your help!!! Also when switching to another office, you may want to check to see if that office is a member of BCAR first, otherwise it could cause a problem with your membership.

Feel free to contact Leslie Gruzinski, Membership Chair at zinski105@comcast.net

Radon Training for Pennsylvania Real Estate Professionals

August 28, 2009 • Holiday Inn Express, Monaca, PA • 7 Hour Elective CE units
9am to 5pm • Fee - \$25 (lunch provided) • Code: EA1301CD10

Co-sponsored by Beaver County Association of Realtors
Funding provided by the PA Department of Environmental Protection

Radon affects the home buyer, seller, and the real estate agent. The radon advice you provide as a real estate agent may have risk management and legal repercussions.

DID YOU KNOW

- **860 to 3,800** – The estimated lung cancer deaths per year in Pennsylvania are due to residential radon exposure
- **40%** - The estimated number of Pennsylvania homes that have radon levels greater than the EPA guideline
- **49** of Pennsylvania's 67 counties have a predicted average indoor level greater than the EPA guideline
- **Only about 10%** of homes in Pennsylvania have been tested

This one-day program is designed specifically to help you better understand how radon can affect human health and how to manage the role that radon may play in the real estate transfer process.

PROGRAM TOPICS

Radon Science for Real Estate: Understanding radon gas and why one home can test at dangerously high levels when surrounding homes all test below

Measuring Radon in the Home: How the layout, construction and appliances in a home can affect radon levels in different rooms

Practical and Legal Issues of Radon in Real Estate: Discuss how testing and, if necessary, mitigation have been routinely incorporated into real estate transactions in Pennsylvania and the entire United States

Radon Resistant New Construction: Learn what RRNC is (and equally importantly, what it is not), why you may want to educate your clients to ask for it

Communicating with Your Customers about Radon: Radon is a proven killer, yet it tends to generate far less concern than other health issues, such as mold, that are far less lethal. We'll close with a discussion about when and how radon should be discussed with clients.

Radon Training for Pennsylvania Real Estate Professionals

PROGRAM OBJECTIVES

- To describe how and why naturally occurring radon gas may affect a property and enter a building – and why radon levels can only be determined with a radon test.
- To explain the different types of radon testing devices and the testing conditions required for each type of device.
- To outline the protocols required by the US Environmental Protection Agency for testing during the real estate transfer process in the “Home Buyers and Sellers Guide to Radon.”
- To outline the requirements of Pennsylvania's certification program for radon measurement and mitigation firms.
- To explain the operating principals and techniques used to design and build an active radon mitigation system.
- To present the legal issues that may be raised by high radon levels on a property involved in a real estate transaction.
- To examine the basic principles of risk communication and how they affect the public's perception of radon as a potential health risk.

Phone

(732) 932-9271
M-F, 8am – 4:30pm

Fax

(732) 932-8726

Mail

Registration Desk,
NJAES OCPE,
Rutgers, The State
University of NJ,
102 Ryders Lane; New
Brunswick, NJ 08901

Online

www.cpe.rutgers.edu

Pennsylvania Radon Training • EA1301CD10 • \$25 • Monaca, PA

Name _____ Job Title _____

Employer _____

Mailing Address _____

Zip _____ City _____ State _____

Work _____ Home _____

Fax _____ Cell _____

E-mail _____

Check, money order or PO, payable to: Rutgers, The State University of NJ

Charge to my credit card VISA MC AMEX

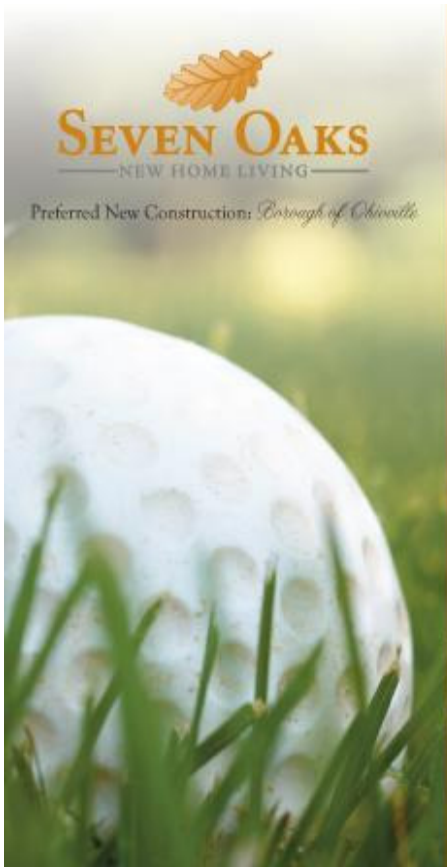
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Signature _____

Card # _____ Exp. Date _____

Billing Address Zip Code (*required*) _____





Complimentary
Realtor Golf Outing



WEDNESDAY
May 20th 2009

Seven Oaks
Golf Course

11am - Lunch at the clubhouse

1pm - Shotgun start for Golf

Model Home Tour - Following Golf:

Including complimentary wine/cheese and desserts

Space is limited to **40** Players

RSVP: by May 13th, 2009 to
jlyden@prudentialpreferred.com



NAR's Right Tools, Right Now

Where to go for Foreclosure Help.....

With all the dubious assistance programs and out-right scams preying on home owners facing foreclosure, it can be difficult to find legitimate help. Here is a list of programs that are either operated by the U.S. Government or have its seal of approval:

- To find a counselor, contact the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or 877-483-1515 or go to www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm
- Call 888-995-HOPE, the Homeowner's HOPE Hotline to reach a nonprofit, HUD-approved counselor through HOPE NOW, a cooperative effort of mortgage counselors and lenders to assist homeowners.
- Visit NeighborWorks America Website at www.nw.org/network/home/asp
- Go to this website for information on federal mortgage modifications and refinancing programs: www.makinghomesaffordable.gov
- The Controller of the Currency's consumer information site for banking related questions is www.helpwithmybank.gov
- OCC Customer Assistance Group and consumer assistance site: www.occ.gov/customer.htm
- Federal Trade Commission: www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm
- Federal Reserve Board: www.federalreserve.gov/pubs/foreclosurescamtips/default.htm
- NeighborWorks America: <http://www.nw.org>
- HOPE NOW: www.hopenow.com

Provided by REALTOR® Magazine-
Daily News-Where to go for Foreclosure Help

BEAVER COUNTY ASSOCIATION OF REALTORS®

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
www.mybcar.com



Affiliate Information Services

PENN SUBURBAN ABSTRACT

Phone: 800-99CLOSE

Representatives: Carole Ritorto and Helen Trosky

Serve Pennsylvania and Florida

Products/Services Offered: Title Insurance, Real Estate Closing, and Short Sale Negotiations

PENNSYLVANIA LAND TITLE

Phone: 724-378-0570

Representatives: Denise Doyle and Anthony Neff

Serve Allegheny, Beaver, Butler, Lawrence, Washington, and Westmoreland Counties

Products/Services Offered: Real Estate Title Insurance and Settlement Services

S & T BANK

Phone: 412-862-0777

Representative: Jeanne Perrier

Serve Western Pennsylvania

Products/Services Offered: Mortgage Financing for Purchases, Refinances, and Construction and Rehab Loans via Conventional Agency, Government, Jumbo, Portfolio, and Second Mortgage Products. We offer very competitive rates, low costs, and extraordinary customer service.