

# The REALTOR® REPORT

## President's Message

It's been a busy summer for BCAR. We've updated our email address to bcar3@mybcar.net, soon you will be able to pay your 2018 dues online at www.realtor.org, our Field Rep, Veronica Cardello has been hard at work representing our best interests by meeting with our local Commissioners. Lastly, we are looking forward to a productive meeting with the local brokers and Beaver County Chamber of Commerce Economic Development Taskforce members Dennis Nichols and Hal Martin to discuss the Pittsburgh Prospector Database & Industrial Development Opportunities on August 31.

With all that going on it is easy to forget to be grateful for the accomplishments we have made as an organization recently. Sometimes it is the same faces that we depend on for the help we receive and sometimes it is a new individual that brings different ideas to the table for the betterment of a project or issue. Either way we have lots to be grateful for at BCAR. Let me begin...

Thanks to Bev Pietrandrea and her committee for her tireless efforts to Community Service. Last month she rounded up donations to The Brighton Wellness and Rehabilitation Center to brighten the day of some residents with simple gifts of comfort. Bev was also instrumental in her contributions to beautifying our BCAR float at the Midland Parade on July 4th. My thanks goes out to all the REALTORS that took the time to hang a sign, walk the parade route or drive along with us that day. Some of those individuals include: Lori Bianco, Susan Ivey, Bridget Wysocki, Judy Plakosh and Amanda Belville. Assisting us in our 4th of July extravaganza was Nichols Landscaping that provided the trailer for the float! Another important thank you is extended to our newest Board of Directors, Denise Molchen-Donnelly and Sherman Hostetter. Both of these individuals have committed to replacing seats on the board and dedicating their time and talents to help our board navigate through whatever the business at hand may be. And, as always thanks to our affiliate members that support wonderful programs for BCAR throughout the year. The Affiliate Round Table is just around the corner, please see page 7 for details.

And don't forget....

**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**

**Realtors® Focus on NFIP** - The National Flood Insurance Program is set to expire in September 2017. Under the NFIP, 66 of the 67 counties in Pennsylvania have filed flood insurance claims. With your help, we can fight to make sure it is reauthorized on time. When NAR issues a Call-for-Action to contact your representative to support reauthorization of this critical program, you'll want to be ready. **Text the word REALTORS® to 30644 to register for NAR's Realtor® Party Mobile Alert program.**

**Millage Rates** - The State Tax Equalization Board has released millage rates for each county in Pennsylvania. If you care to have this information, please contact me via email.

**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.

### Upcoming Events

Summer 2017 - Legislative meetings will be scheduled throughout the summer. Email me for further information.

- August 31– Beaver County Association will sponsor a broker meeting with representatives from the Beaver County Chamber of Commerce regarding the impact of Shell and other developments in the Real Estate Industry
- Sept. 11-13 - PAR Fall Business Meetings in Harrisburg
- Sept. 26 - The 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 Century course.

## UPCOMING EVENTS

August 9—9:00 am BOD Meeting,  
Huntington Bank Building  
August 18—9:30 am Affiliate Meeting,  
Hunting Bank Building  
September 20—9:00 am Affiliate Round Table,  
First Presbyterian Church, Beaver  
October 5—6:00 pm SteakGate, Two Mile Park  
December 7—Holiday Beginnings,  
Highland Vets Club, Park Rd., Chippewa

## WELCOME NEW MEMBERS

### New Members

Brian Baker—Century 21—Frontier Realty, Wexford  
Diana McKay—Coldwell Banker, Cranberry  
Chris Zalenski—Northwood, Beaver  
Tyler Hall—Berkshire Hathaway, Moon Twp.  
Susan Herald—Berkshire Hathaway, Beaver  
Michelle Biro & Dillon McLaughlin—  
Bovard Anderson Company  
Scott Walsh—RE/MAX Select, McCandless

### Reactivated Member

Michael Verostek—Berkshire Hathaway, Moon Twp.

### New Affiliate Member

Title Resource Group 2591 Wexford Bayne Rd.,  
Suite 400, Sewickley PA 15143  
412-922-8500  
Diana Ley & Joey Macy  
diana.ley@trgc.com

\*\*\*

### **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](http://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 is responsible for tracking the Biennial Code of Ethics Training. THANK YOU!

## CONNECT WITH US ON LINKEDIN

Please take a moment to  
connect with  
Beaver County  
Association of REALTORS  
on LinkedIn.



## FOLLOW US ON TWITTER!

Follow BCAR on Twitter to  
hear about:

National and Local  
Calls to Action

The latest on NAR  
products and info

Trends and Infographics

RoseDeWeese@  
BeaverRealtor



**NEW EMAIL:**

[bcar3@mybcar.net](mailto:bcar3@mybcar.net)



## JACKIE LEAVENWORTH IS BRINGING TWO CRS ELECTIVES TO PITTSBURGH ON AUGUST 30, 2017!

**ABOUT CRS** The Council of Residential Specialists is the largest not-for-profit affiliate of the National Association of REALTORS®. We are a professional network of over 30,000 residential real estate professionals, and we provide the industry's best education, resources and networking opportunities. CRS also awards the Certified Residential Specialist® (CRS) Designation to top-producing REALTORS® who have met specific requirements related to experience, transactions and education.



### LOCATION:

REALTORS Educational Institute (RAMP) 1427 W. Liberty Ave, Pittsburgh PA 15226

**9 a.m. – 12 p.m.**

### **6 DEADLY PRICING MISTAKES\*** (3 CRS elective credits)

This course helps you to take a realistic look at common practices in pricing real estate that can easily backfire and leave the agent frustrated or even worse yet, out of a job.

**1 p.m. – 4 p.m.**

### **NEGOTIATE LIKE A PRO\*** (3 CRS elective credits)

This course provides strategic negotiation skills tailored to the real estate industry with specific real estate scenarios to create a real, tangible, implementable learning experience.

Two courses for \$99 with a free lunch! (Cannot be purchased separately per CRS)

\* Not approved for CE in Pennsylvania

**Register at [RAMPschool.com](http://RAMPschool.com) or call 412-561-2682**

Simply put, **RPAC** is **YOUR** voice. With so many issues at the fore in the Real Estate Industry your donation of **\$15.00** goes a long way to impacting flood insurance, property rights and even Municipal Ordinances. Please take a minute to call BCAR and **INVEST!**

## Realtors Political

### Total % of Goal Achieved 2017

**77.54%**

### Total Money Raised in 2017

**\$5,990.00**

### 2017 Goal

**\$7,725.00**

### % of Members Investing in 2017

**45.24%**

### Number of Investors in 2017

**233**



## ZipLogix to Debut New User Interface

On Wednesday, Aug. 9, ZipLogix will unveil a new user interface for its ZipForms software. The new interface will feature a more modern, icon-based look that is designed to help streamline users' workflow. You can help your members get ready for the transition with some of the instructional videos available on ZipLogix's YouTube channel, by attending a public webinar or by hosting a private presentation for your members. Contact your account representative for help with scheduling presentations. If you do not know your account rep, you can contact Kelly McLaughlin at (586) 840-1166.

## PAR Speaks Before Real Estate Commission

PAR President Kathy McQuilkin and Teams Presidential Advisory Group Chair Tom Skiffington presented comments regarding teams to the State Real Estate Commission this week.

Skiffington explained that the PAG reviewed team regulations from 10 other states and has drafted preliminary recommendations. Since then, PAR has been compiling broker comments on the draft and expects to make recommendations to PAR's Board of Directors later this year.

PAR's recommendations define a real estate team, outline supervision of a team, cover how agency works in a team environment and give an overview of how advertising applies to teams.

For more information or to provide comments regarding the PAG's recommendations, visit [PARealtor.org](http://PARealtor.org).



## 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**

# 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](mailto:bcar3@mybcar.net)



The Beaver County Chamber of Commerce is Hosting a

# Legislative Reception with Pennsylvania State Delegation

August 10, 2017

5:00 p.m. - 7:00 p.m.

The Dome at the Community College of Beaver County

Free to All Chamber Members

RSVP by August 3, 2017 at [www.bcr-cog.com](http://www.bcr-cog.com)

The Reception is following the 2017 Beaver County Local Government Conference held by the Beaver County Regional Council of Governments. For details on the conference, visit [www.bcr-cog.com](http://www.bcr-cog.com).



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# “Doing Business in the Era of Shell”

Featuring speakers with real life local experience on the impact of large-scale petrochemical projects:



**R.B. SMITH - VICE PRESIDENT OF WORKFORCE DEVELOPMENT**

Vice President of Workforce Development at The Southwest Louisiana Economic Development Alliance. Smith will speak to the business needs and opportunities for all sizes of retail, manufacturing, and services organizations.



**CHET MROZ - FORMER PRESIDENT AND CEO OF YOKOGAWA CORPORATION OF AMERICA**

Executive Advisor to multiple firms, specializing in process technologies and innovation that make products smarter and organizations better prepared



**SARITA B. SCHEUFENS - SENIOR VICE PRESIDENT, RETAIL MARKET MANAGER FOR IBERIABANK**

Retail Market Manager for IBERIABANK in Southwest Louisiana with over 26 years of banking experience. Scheufens will discuss the financial impact and opportunities that come with major industrial investments.

**August 22, 2017**

**Registration: 7:00 a.m. | Event: 7:30 - 11:30 a.m.**

**The Club at Shadow Lakes**

**\$50 for Beaver County, Butler County, and Ellwood City Chamber Members  
\$65 for non-members**

**RSVP by August 15, 2017 to [info@bcchamber.com](mailto:info@bcchamber.com).  
Questions? Call the Beaver County Chamber at 724-775-3944.**

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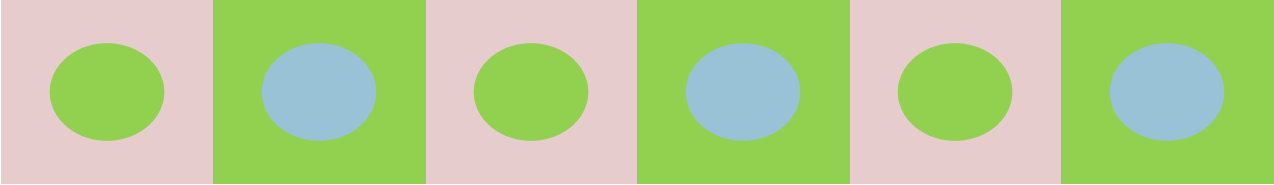


SPECIAL PROGRAM SPONSOR



SUPPORTING SPONSORS

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- Steri-Clean, Pittsburgh
- TriState Infrastructure Council



## Community Service-Friendship Ridge

BCAR’s Community Service Committee delivered colorful baskets, filled with puzzle books, personal hygiene items, books, clothing, snacks and greeting cards, to the residents at Brighton Rehabilitation and Wellness Center last month.

“Pouring a little joy into someone’s day is an easy thing to do” remarked organizer, Bev Pietrandrea. “We want to make a difference with the seniors in our community that don’t expect much and appreciate a simple kindness.”

Pietrandrea added, “Always on the lookout for organizations that can use a boost, or a helping hand. We want to be visible to our community members and provide them with the supports that we can.”

If you know of any groups or would like to lend a hand with BCAR’s Community Service Committee, please contact Rose at the Association Office.





# Remodeling Impact Survey: Highlights

Curb appeal plays a significant role in tackling any outdoor project. Among REALTOR®, 96% have suggested sellers improve their curb appeal before listing a home for sale. When working with a seller, 99% of members believe curb appeal is important in attracting a buyer.

**#1** REALTORS® ranked a standard lawn care program as the number one project that appeals to buyers.



## Biggest Returns on Cost for Outdoor Upgrades:

Upgrading with Seed Lawn **417%**

Standard Lawn Care Program **303%**

Upgrading with Sod Lawn **143%**

Projects that were 100% in Cost Recovery & received a Joy Score of 9.6 or higher (out of 10):



Overall Landscape Upgrade



New Patio



New Wood Deck



Softscape Upgrade



A new pool received the highest Joy Score of 10, but REALTORS® estimate that it would only recover 50% of the costs.

## The Survey

View the report here: [www.realtor.org/reports/remodeling-impact](http://www.realtor.org/reports/remodeling-impact)







**Ted George**  
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**Denise Baker**  
Mortgage Loan Specialist  
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Home Savings Beaver Office  
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Cell: 330-719-5217  
Email: dbaker@homesavings.com




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**QUESTION**

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**ANSWER**

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Loan Specialist  
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## Beaver County Association of REALTORS 2017 Affiliate Listing

Company Name	Representative	Phone	Email
<b>Acre of Beaver County</b>	Carl Follmer/Penny Jones	724-277-6961	jonespt@comcast.net
<b>AgChoice Farm Credit &amp; Country Mortgages</b>	Alyssa Sheppard & Kathy Hartzell	724-482-2173	asheppard@agchoice.com
<b>All Realty Transfers</b>	Sue Grady & Joseph Budicak, Esq.	724-847-4460	sue@allrealtytransfers.com
<b>American General Services</b>	John Fencil & Rebecca Larson	724-728-9507	agscbeaver@verizon.net
<b>Bactronix Corp.*</b>	Joseph Kleynjans & Vincent Valicenti	855-515-3231	vvalicenti@bactronix.com
<b>Beaver County Times</b>	Debbie Bianco & Cyndi Metzler	724-775-3200	dbianco@timesonline.com
<b>Brokers Settlement Services</b>	Rich Masucci	412-322-4001	rmasucci@bsstitle.com
<b>Budget Blinds of Beaver</b>	Shirell & Frank Tislaretz	724-359-2726	fstislaretz@budgetblinds.com
<b>Cleaview Federal Credit Union</b>	Tim Murtagh & Susan Moore	800-926-0003	tmurtagh@clearviewfcu.org
<b>Deb Herman Marketing Communications</b>	Deb Herman	412-974-2971	deb@DebHermanMarCom.com
<b>Design Inspirations</b>	Kathleen Kirby	724-622-4934	dishades@comcast.net
<b>ECA/Ed Cline Appraisals</b>	Ed Cline & Dave Moore	724-847-3211	appraisals@eca1.com
<b>Excel Mortgage Group</b>	Bill Roorback & Mona Simmons	724-775-3090	mona@xlmortgage.com
<b>Farmer's National Bank</b>	Ted George & Pam Woodling	724-622-4162	tgeorge@farmersbankgroup.com
<b>First Choice Mortgage Services</b>	Linda Martin & Chris Healy	724-772-2022	linda@ourfirstchoice.com
<b>Hancock County Savings Bank</b>	Chrystal Duke & Debbie Walker	800-225-1620	cduke@hcsbank.com
<b>Heritage Security &amp; Service</b>	Greg Peluso & David Peluso	724-857-3371	title@heritagesecurity.net
<b>Home Savings &amp; Loan-Beaver</b>	Denise Baker	724-770-0800	dbaker@homesavings.com
<b>Home Savings &amp; Loan-Cranberry</b>	Rob Good	724-309-2356	rgood@homesavings.com
<b>HouseMaster Inspections</b>	Jocelyn Cilik & Ivan Cilik	724-772-5593	jocelyncilik@housemaster.com
<b>Housing Opportunities of Beaver County</b>	Frank Wilson & Kevin Campanaro	724-728-7511	fwilson@hobcinfo.org
<b>HSA Home Warranty</b>	Joel Bolinger	412-657-6265	joel.bolinger@onlinhsa.com
<b>Huntington National Bank</b>	William Stouffer	412-883-1524	william.p.stouffer@huntington.com

## Beaver County Association of REALTORS 2017 Affiliate Listing

Company Name	Representative	Phone	Email
<b>Insurance Unlimited Services, Inc.</b>	Craig Nunamaker & Bethanne Homitz	724-728-2620	ins@insuranceunlimited.org
<b>J.L. Camp Inspection Services</b>	Tom & Terri Laurito	724-495-2331	terri@jlcampinspections.com
<b>Keymax Settlement Services</b>	Lori LaMarca & Jeff Reed	724-933-6330	llmarca@keymaxsettlement.com
<b>Liberty Mutual Insurance</b>	Emily Kutzavitch	724-776-2350	emily.kutzavitch@libertymutual.com
<b>Mars Bank</b>	Shelley Hysong	724-742-2800	shysong@marsbank.com
<b>Mortgage Lending Solutions</b>	Mark Holp	724-774-9464	mark@mortgagelendingsolutions
<b>Paul Davis of Western PA</b>	Lori Jeannette & Tracy Kelosky	724-758-6540	lori.jeannette@pauldavis.com
<b>Penn Suburban Abstract</b>	Joni Sprout	724-776-9750	j.sprout@pennsuburbanabstract.com
<b>PNC</b>	Jacob Gaul	412-225-3301	jacob.gaul@pnc.com
<b>Powers Appraisals</b>	Garret Powers & Angela Javorsky	330-533-8957	rgpapp@zoominternet.net
<b>Precision Home Inspections</b>	Shawn Bruce	724-628-6838	precisionhome@zoominternet.net
<b>Premier Mortgage &amp; Home Equity</b>	Charles & Kara Nardone	724-843-2336	cnardone@premiermtghe.com
<b>Rite Rug Direct</b>	Dave Belanger	724-407-4036	davidbelanger@riterug.com
<b>Signature Settlement Services</b>	Andrew & Erika Bromley	724-728-8873	info@ssstitle.com
<b>SingleSource</b>	Ed Austin & Susan Cioc	866-620-7577	eaustin@singlesourceproperty.com
<b>Steri-Clean Pittsburgh</b>	Rachel Cline & Molly Suehr	724-516-4000	rcline@steri-clean.com
<b>T.A. Closing Network</b>	Susan Brody & Janet Sittig	412-531-1050	closings@taclosing.com
<b>Title Resource Group</b>	Diana Ley & Joey Macy	412-922-8500	dianaley@trgc.com
<b>Top Flite Financial</b>	Ryan Cuffle	330-501-9528	rcuffle@topflitefinancial.com
<b>Union Building &amp; Loan Savings Bank</b>	Jamie Prah & Amanda Albanese	724-775-1609	aalbanese@unionblsb.com
<b>Victorian Finance</b>	Sonny Bringol, Jr. & Jim Skal	412-854-4500	info@victorianfinance.com
<b>West Penn Financial Service Center, Inc.</b>	Heather Matuszewski & Nicole Carlin	412-391-3200	heather.m@westpennfinancial.net



# HOME OWNERSHIP MATTERS

TO PEOPLE...TO COMMUNITIES...TO AMERICA.

Studies show that home ownership has a significant positive impact on net worth, educational achievement, civic participation, health and overall quality of life. That's why, for more than 100 years, REALTORS® have helped people find their piece of the American Dream.

Now, with some questioning whether home ownership is still good for America, it's more important than ever to stand up for home ownership... in your community and in the nation's capital.

Find out more about why Home Ownership Matters, how the NATIONAL ASSOCIATION OF REALTORS® is standing up for it, and how you can help spread the word, at [REALTOR.org/homeownership](http://REALTOR.org/homeownership).

Joining in the Home Ownership Matters initiative.



**NATIONAL ASSOCIATION of REALTORS®**

**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.

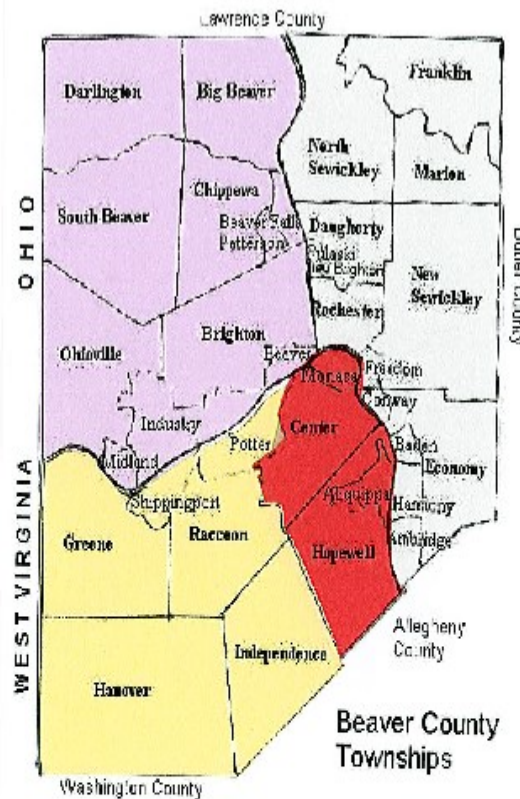
*Thank you.*

\*

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**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:

- 1<sup>st</sup> Tuesday of the month
- 2<sup>nd</sup> Tuesday of the month
- 3<sup>rd</sup> Tuesday of the month
- 4<sup>th</sup> 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.