

# THE REALTOR REPORT

## PRESIDENT'S LETTER

APRIL 2016



### 2016 Officers and Board of Directors

**President:** Bridget Wysocki

**President-Elect:** Bob Williams

**Secretary:** Judy Plakosh

**Treasurer:** Michelle Branham

**Directors:** Lori Bianco

Bob Bixler

Dave Bodell

Karen Crochunis

Ernie D'Achille

Amy Logan

Cindy McConnell

Leslie Pazur

Joan Shanahan

**Immediate Past-President**

Bev Pietrandrea

**Affiliate Director:**

Rich Masucci

**Association Executive:**

Karen Fuller

Hello REALTORS and Affiliates,

### Happy April!

Spring is officially here!

Don't let the snow fool you, it happens quite often at the beginning of April. I should know, I was born on April 2nd. But there are still plenty of signs of spring, blossoms on the trees, daffodils have popped up and most importantly Buyers and Sellers are ready to bust a move.



**PARJustListed.com** has some very interesting articles you may want to take a look at.

- **Buying a Home** is still high priority for Americans
- **Pittsburgh Lands in Top 10** for Trendiest, Best City for 1st Time Home Buyers
- **Best of the Hotline:** Who is entitled to the deposit money when an Agreement of Sale is Terminated

### The Daily Positive

Losing is not a bad thing!

Winning doesn't make you better, losing makes you better.

Sometimes you win sometimes you LEARN.

### PAYING IT FORWARD

An obligation to do a good deed for others in response to a good deed that one receives. Easy enough, RIGHT??

Please make sure to check out the list of upcoming events!!

**DON'T FORGET YOUR RPAC CONTRIBUTION, PLEASE!**

Bridget Wysocki, 2016 President

## REMINDER TO THOSE WHO MADE A RESERVATION.....

Beaver County Association of REALTORS®



### General Membership Meeting

Questions and Answers about Matrix

Speaker: Megan LaScola of West Penn Multi List

**When:** Wednesday, April 6th

**Where:** First Presbyterian Church (252 College Ave, Beaver)

**Time:** 8:30 Registration

9:00 Breakfast Buffet

**Cost:** \$10 a person

*You are able to pay at the door, please be sure it is cash or check.*



**Feeding the  
Community**

Community Service will be collecting non-perishable food items and monetary donations at our **membership meetings** this year. The items donated will go to help local food banks. Please be sure to bring items to help support the food banks!!

### Community Service Committee

The Community Service Committee is looking for local charities that are in need. So if you know of an organization that can use a monetary donation or items donated, please contact Bev Pietrandrea, Community Service Chairperson, at [beverly@bovardanderson.com](mailto:beverly@bovardanderson.com). The committee would like to reach out to other local charities.



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**Made any changes.....** have you switched offices, got a new email address or changed cell numbers???? Be sure to contact the association office with these changes. This will help you stay informed with the association.

## UPCOMING EVENTS:



April 6 General Membership Meeting, First Presbyterian Church  
April 22 Last District 6 R Day, Seven Springs  
April 24 County Wide Open House

## CODE OF ETHICS

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

Welcome New Members: **Heather Campbell** – Berkshire Hathaway, Moon Twp;  
**Denice McConville** – Coldwell Banker, Moon Twp; **Tammy DeFallo** – Howard  
Hanna, Beaver; **Kira Martin** – Neighborhood Realty;

Switched to BCAR : **Dawn Foster** – Northwood Realty, Moon Twp

Member Changes: **Susan Amper** is now with Coldwell Banker, airport office.

**Joyce Beglin** at RE/MAX Select has a new email address  
joycebeglin@gmail.com

**Rob Dutcher** is now with RE/MAX Select, McCandles office.

New Affiliate Members: **Reverse Mortgage Funding** 724-747-5529 Jackie Lucchino  
2559 Hunting Ridge Trail  
Bridgeville, PA 15017 Email: jlucchino@reversefunding.com

**Howard Hanna Mortgage Services** 412-638-5432 David DiBenedetto  
1000 Gamma Drive  
Pittsburgh, PA 15238 Email: daviddibenedetto@howardhanna.com

**PA Equity Resources, Inc.** 412-651-6989 Shawn Morrow  
525 Third Street Fax 412-774-1302  
Shawn Morrow Email: smorrow@calleguity.net

**Victorian Finance, LLC-A** 412-854-4500 Jim Skal  
212 Washington Avenue, Suite 300 Fax 412-854-4528  
Bridgeville, PA 15017 Email: info@victorianfinance.com

Affiliate Changes: **Hancock County Savings Bank** would like to introduce two new members  
to their office **Chrystal Duke** and **Kathleen Slocum**.

**First National Bank** would like to introduce a new member to their office  
**Dan Taylor**, mortgage loan office.

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



## ~~~~RPAC UPDATE~~~~

Have you donated your \$15.00 fair share to the 2016 campaign?

Help BCAR meet its goal. We still need 35 more members to step up and donate their fair share. It's easy, just make your check for \$15 payable to either RPAC or BCAR and send to the board office. We will forward your check so our association gets credit.

RPAC promotes the election of Pro-REALTOR candidates. If you are passionate about your livelihood then help us with campaign fundraising to support candidates who support the issues important to our industry. That \$15 breaks down to just \$1.25 a month. Can we count on you to reach our goal????

Thank you,  
Leslie Chaklos, 2016 RPAC Chair

\*\*Thank you for your contribution, it is not tax deductible and is voluntary!

The Beaver County Times and  
The Beaver County Association of REALTORS®  
invite home buyers and sellers to help us celebrate a

**COUNTY-WIDE  
OPEN HOUSE**

**APRIL 24, 2016**

Be sure to visit the Sunday's Times Homes section  
on April 24 to see all the local listings.

**Realtors:** Reserve your open house ad space by **TUESDAY, APRIL 19** for the  
**SUNDAY, APRIL 24** Times Home Section

*By reserving your ad space early, your real estate office name will appear in our  
County-Wide Open House promotional ad on THURSDAY, APRIL 21.*



If you are having an open house during the County Wide Open House and would like the blue REALTOR "R" balloons to use, please contact the association office at 724-774-4126 to make pick up arrangements.



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## Manna Dinner Volunteers

The Beaver County Association of REALTORS® would like to thank the Community Service Committee and the volunteers at the Manna Dinner on March 29th.

Lori Mikula Bianco,  
Bridget Wysocki

Leslie Chaklos,  
Anthony Leone



Front Row: Gabe Bianco, Adam Pietrandrea, Bridget Wysocki, George Vedro  
Back Row: Lori Mikula Bianco, Charese Burton, Leslie Chaklos and Beverly Pietrandrea

Community Service will be providing another Manna dinner on June 14th.  
If you would like to volunteer please contact [bev@bovardanderson.com](mailto:bev@bovardanderson.com)



**WE**   
**VOLUNTEERS**







Pennsylvania  
Association of  
Realtors®

# LAST DISTRICT 6 R-DAY!!

April 22, 2016 8:30 to 5PM  
Seven Springs Mountain Resort

Join your fellow agents, sponsors, affiliates, and vendors for a farewell to old friends as the Districts are remapped in 2017!

**3.5 Hours of MCE** with International Speaker, [Jackie Leavenworth](#)! "Legal Lifesavers" will run from 9AM to 12:30PM.

**\$50**

Until April 8

then

**\$60**

PAR Presidential update over lunch

**NEW FORMS** session 2:30 to 3:30 including, Reply to Inspection!

Prizes!! Enjoy the sponsors, affiliates, and vendor displays throughout the day.

RPAC Fund Raisers!

IF you don't need the MCE but want to hear Jackie and spend the day, register for \$35, \$45 after the 8<sup>th</sup>. For this option you must send a check made out to District 6. Mail to CSAR, 334 Bloomfield St, Ste 201, Johnstown, PA 15904  
Morning and afternoon refreshments with YUMMY lunch buffet!

Discounted room rate of \$129 PRIOR to April 8, mention District 6 R-Day  
Call 800-452-2223

Click here for registration!

[http://www.usamls.net/popup\\_ams\\_event.asp?1\\_id=8462&evID=42](http://www.usamls.net/popup_ams_event.asp?1_id=8462&evID=42)

Steps to Registering on line with a credit card or check. Click on the link above.

Click at bottom if NOT a member of CSAR to open registration. Fill in info.

Open e-mail. Log in. Agree.

Fill in new password. Back to Log in.

Register for event. On right hand side District R-Day. Register.

Fill in. Register. Submit.

Receive confirmation.

**Questions Call Pam 814-266-2206**

Coach Jackie's course is subsidized by a generous grant from the  
Pennsylvania Realtors Education Foundation

## Quadrennial Code of Ethics Training

The National Association of REALTORS® requires that every four (4) years REALTORS® **MUST** complete Code of Ethics Training. This is a requirement of being a REALTOR® member and is due by December 31, 2016. This class can be achieved through continuing education, new member orientation, or code of ethics online at [www. realtor.org](http://www.realtor.org).

If you have taken ethics training through continuing education not sponsored by the Beaver County Assoc. of REALTORS® then please be sure to supply the association office with that documentation. Each association is responsible for tracking the Quadrennial Code of Ethics Training.

The association will also be hosting a Quadrennial Code of Ethics Training AFTER the license renewal. This is not scheduled yet so watch for details after May 31st.

Again, if you have taken ethics as a ce class not sponsored by BCAR please be sure to provide that info to the association office, so you received credit for the National Association.

Any questions, please call BCAR at 724-774-4126.

### NAR's REALTOR® Action Center

#### Broker Involvement Program

Are you a broker owner or managing broker? Are you involved with NAR's Broker Involvement Program? This dynamic program provides you, the broker-owner, with a quick and effective tool to rally your agents on critical legislative issues affecting our industry.

The Broker Involvement Program offers you and your agents:



##### **A voice on Capitol Hill.**

The program is an opportunity to bring a strong and united REALTOR® voice to Members of Congress. With over 17,000 broker owners and 475,000 agents in the program, the REALTOR® voice will be heard loud and clear.



##### **An easy-to-manage solution.**

Nothing needs to be downloaded and there is no cost to the broker. NAR gives the broker-owner or managing broker access to the Broker Portal.



##### **Proven results.**

Your online participation report will show you response rates on Broker Calls for Action are significantly higher. The message is from you, the broker, to your agents. Nearly 40 percent of all responses on the Broker Calls for Action are from agents in the Broker Involvement Program. Your agents listen to you then take action!

**To learn more or enroll go to <http://www.realtoractioncenter.com/>**



## PENN STATE, BEAVER CONTINUING EDUCATION CLASSES

Ethics in Real Estate, 3.5 hours  
Tuesday, April 5, 6:00 p.m. - 9:30 p.m.  
Fee: \$60

Short Sales and Foreclosures, 3.5 hours  
Thursday, April 7, 1:00 p.m. - 4:30 p.m.  
Fee \$60

Fair Housing, 3.5 hours  
Tuesday, April 9, 6:00 p.m. - 9:30 p.m.  
Fee: \$60

Landlord Tenant Relationship, 7 hours  
Saturday, April 16, 9:00 a.m. - 5:00 p.m.  
Fee \$120

The Real Estate Closing As You Know It is Changing, 3.5 hours  
Thursday, April 26, 1:00 - 4:30 p.m.  
Fee: \$60

### **Required Pre-Licensing Courses**

Real Estate Fundamentals  
Mondays and Thursdays  
April 25 through June 9, 2016, 6:00 p.m. - 8:00 p.m.  
Fee: \$260

Real Estate Practice  
Mondays and Thursdays  
April 25 through June 9, 2016, 8:15 p.m. - 10:15 p.m.  
Fee: \$260



**PennState**  
Beaver

### **Location:**

Penn State Beaver  
100 University Drive  
Monaca, PA

724-773-3700

[beaverce@psu.edu](mailto:beaverce@psu.edu)

### **14 Hours of Continuing Education required for license renewal, May 30th**

If you are in need of continuing education yet, here are some suggestions....

[www.realestateeducators.org](http://www.realestateeducators.org)

[www.polleyassociates.com](http://www.polleyassociates.com)

[www.rampschool.com](http://www.rampschool.com)

[www.cgrea.com](http://www.cgrea.com)

If this is your first time to renew your license then be sure to take the mandatory continuing education. No other ce credits will work!!

**We proudly present our 2016**



**YARD SALE** (20<sup>th</sup> annual)

to be held on

**Friday, June 3<sup>rd</sup> ... 8 am -5 pm**  
**& Saturday, June 4<sup>th</sup> ... 8 am -12 noon**



***Perfect opportunity to Spring Clean  
& make a Charity Contribution!***



**TELL YOUR FAMILY, FRIENDS & NEIGHBORS**  
**about our Special Event!**

**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,  
entertainment centers or large appliances!**

**Take your items to Berkshire Hathaway Home Services**  
**(formerly Prudential Preferred)**  
**877 Corporation Street, Beaver – on or after April 1<sup>st</sup>**

**For information call Dorothy at 724-774-2222 x200**

**ALL PROCEEDS GO TO:**





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## 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

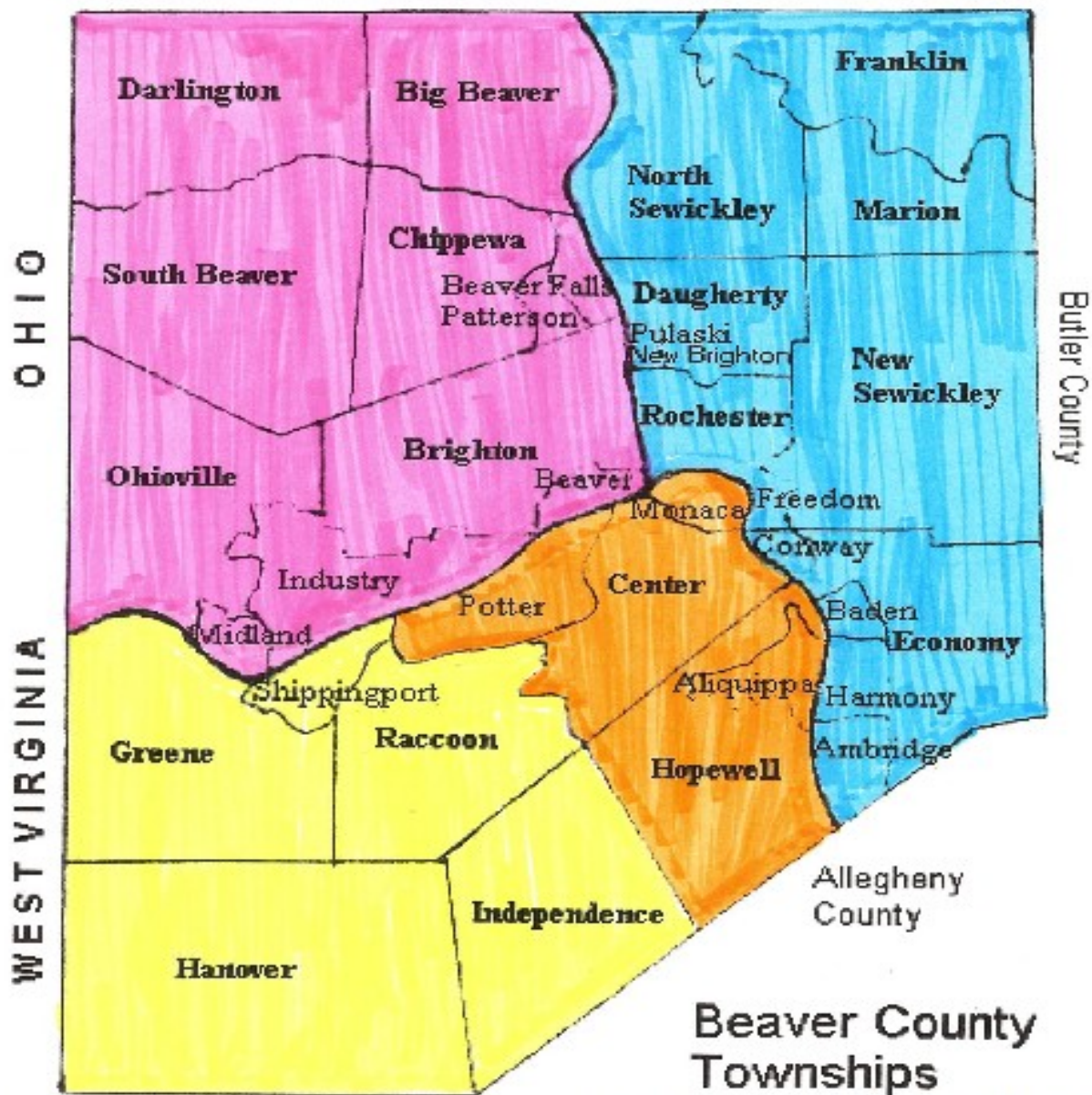
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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

### HOUSEMASTER HOME INSPECTIONS

Phone: 724-772-5593

**Representatives:** Jocelyn and Ivan Cilik

**Serve** PA: Allegheny, Beaver, Butler, and Washington Counties

**Products/Services Offered:** Home Inspections, Termite/Pest Inspections, Radon testing, Mold Testing, Well flow/Septic Testing, Well Water Testing/Analysis, EIFS/Stucco Inspections, and Moisture Intrusion Inspections.

### HOUSING OPPORTUNITIES OF BEAVER COUNTY

Phone: 724-728-7511

**Representatives:** Frank Wilson and Marcie Williams

**Serve** Beaver and Lawrence Counties

**Products/Services Offered:** Foreclosure Counseling, First Time Home Buyer Assistance Program, Beaver County Court Diversion Program, and Energy Counseling

### HOWARD HANNA MORTGAGES SERVICES

Phone: 412-638-5432

**Representative:** David DiBenedetto

**Serve** Beaver and Chippewa

**Products/Services Offered:** Residential Mortgage Lender, PHFA Products, and First Time Home Buyer Products

### HSA HOME WARRANTY

**Representatives:** Nikki Taylor, Territory Manager    cellphone 412-513-6426  
Joel Bolinger, Service Representative    cellphone 412-657-6265

**Serve** Western Pennsylvania

**Products/Services Offered:** HSA provides home warranties for individuals selling or buying a home. The warranty is acquired through their real estate agent. Potential coverage is for interior components to the home, i.e. plumbing, electrical, kitchen appliances, central heat and air, that fail during the contract term due to normal wear and tear. Explanation of coverage can be found in brochure or call a representative.