THE REALTOR REPORT

Beaver County Association of REALTORS®

AUGUST 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

Greetings to All!

It's hard to believe our summer is quickly coming to an end! This month, schools will be back in session. Protect all our children by obeying traffic laws and watch out for school buses! Our children are our future!

I want to thank all of those who gave up a summer day to participate in our July community service project, Manna. You fed over a hundred hungry folks. Special kudos to all who cooked, donated food items, served, and did clean up duty. The meal of meat loaf, potatoes, beans, salad, fruit, rolls and dessert was well received and much appreciated. I am so proud to be associated with so many caring angels within our ranks!

Mark your calendars for our annual Affiliate Round Table Event to be held on September 11th at Tinitique. This event is always popular, informative, and provides a great networking opportunity. Watch for details and save the date. Another upcoming date to save is October 15th for BCAR's annual Steak Gate at Two Mile Run.

The nominating committee is seeking volunteers to put on the ballot. If you have a passion for serving and believe in giving back to the profession that supports you, than call us at the board office. BCAR has been around for 70 plus years and we need to keep our Association strong and our traditions alive! Please consider serving on your board or chairing a committee in 2015.

Also, start thinking of nominations for Affiliate of the Year and REALTOR® of the Year. This is where we honor someone within our ranks who goes above and beyond in serving our board and serving the community.

Did you RPAC today? Your voluntary contributions increase the visibility of REALTORS® among lawmakers. Help to ensure our voices are heard! Call the association office to make your contribution.

Blessings from your President,

Leslie Chaklos



AUGUST: No BCAR General Membership Meeting

Beaver County Association of REALTORS®



REALTOR® R Day

Thursday, September 11, 2014

Tinitique's (500 Market Street, Bridgewater)

Cost: \$7.00 includes breakfast buffet-PREPAID EVENT

8:30am Registration 9:00am till 9:30am Breakfast 9:30am till 12:00pm Round Table

Bring Your Business Cards to enter drawings.

Round Table Topics Sponsored by Affiliates

> Appraisals Home Inspections Advertising Lending Title Closing NAR Core Standards

Attend and receive a chance to win 2014 Local Dues Paid!!

Register by September 1st at 724-774-4126.

The cost of \$7 includes breakfast buffet and round table. This is a PREPAID event.

Community Service Committee will be collecting items for Cornerstone.

Book bags Notebooks Reusable Material Shopping Bags Trac Phone Minute Cards

Manilla Envelopes Trac Phone

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

Community Service for July—Manna Project

BCAR would like to thank those who helped with the Manna Project for the July Community Service. They donated, prepared, and served dinner for approximately 140 people.

Thank you to the agents from Howard Hanna that prepared the meatloaf.

Thank you to the agents from Berkshire Hathaway that prepared green beans, salad, fruit salad, desserts and rolls.

Thank you to Bridget Wysocki & Cindy McConnell for preparing Cheesy potatoes.

Thank you to Leslie Chaklos for preparing green beans.

Thank you to Bev Pietrandrea for providing cookies and cupcakes.

Thank you to TA Closing for providing cake & rolls

Thank you to those in attendance that night....

Kay Bender Cindy McConnell Judy Plakosh
Gloria Brown BJ Mike Jean Randza
Leslie Chaklos Leslie Pazur Kelly Scott
Estelle Evans Lynn Peterson Janet Sittig
Yvonne Goff Bev Pietrandrea Bridget Wysocki

Karen Hutman

CODE OF ETHICS Article 11: REALTORS® are knowledgeable and competent in the fields of practice in which they engage or they get assistance from a knowledgeable professional, or disclose any lack of experience to their client.

<u>Welcome of new members</u>: Christine Fisher – Berkshire Hathaway, Moon Twp; Lance Hupp, Scott

Robinsky, and Christine Sandusky - Howard Hanna, Beaver; Rachael Andredas-Kolobash –

Howard Hanna, Moon Twp; Rob Dutcher and Terri Nowakowski and – Northwood, Moon Twp;

Tommy Beaumont – RE/MAX Select, Monaca

Member Changes: Lori Bianco is now with RE/MAX Select, Monaca.

Diane Wheeler is now with Market Real Estate in Pittsburgh.

New Affiliate: First American Title Insurance CO Direct 412-258-6462 Dan Herdman

310 Grant Street, Suite 1601 Fax 877-259-7151 Linda Heininger

Pittsburgh, PA 15219 Email: dherdman@firstam.com

Affiliate Services: **JMAS Enterprises** is now offering professional photography services. You can reach

them at 724-987-7765.

Get Well Wishes: Ernie D'Achille of Northwood Beaver is recuperating from knee surgery. To send

him a card the address is 3572 Brodhead Road, Monaca, PA 15061

Nick Zarnich of Zarnich and Associates is recuperating from hip surgery. To send

him a card the address is 440 Pittsburgh Road, Rochester, PA 15074.

<u>Condolences</u> to Karen Fuller, Association Executive of BCAR, and her family in the passing of her Father.

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**.

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:

Code of Ethics –

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

2. Advocacy -

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

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.)





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CALENDAR OF EVENTS

August 20th New Member Orientation

September &t Registration and Payment Due for Round Table Event

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 5th ITEMS DUE FOR CHARITY AUCTION

November 5th Annual Charity Auction

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

FEBRUARY 4, 20 15 INSTALLATION AND AWARDS BANQUET—Mark Your Calendars!!



Community Service Monthly Collection for Local Charities

SEPTEMBER—Collection Donations for Cornerstone

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

Your NRDS Number and The Multi List

You now need your NRDS Number to access True Forms from the Multi List. Don't know what your NRDS number is? Go to our website www.mybcar.com and login in using your real estate license number for both the username and password, once on your page go to the bottom of that page and you will see NRDS #.



WHAT ISRPAC?

The REALTORS® Political Action Committee (RPAC) is a standing committee of the National and State Associations involved in providing funding for political candidates at the national, state, and local levels. The goal of RPAC is to establish the real estate industry as a concerned and involved constituency that gives support to political candidates who recognize the needs of REALTORS® and property owners. RPAC is bi-partisan in its selection of candidates. The program and platform of each individual candidate, rather than a party label, determines whom RPAC supports. Each REALTOR® is asked to donate their fair share amount which is \$15 a year. Please consider donating your \$15 for 2014. It will be on the dues invoice for 2015 as well. Call the association office to donate at 724-774-4126.

CHARITY AUCTION



It is that time again when we start looking for volunteers to help with our Annual Charity Auction. We need help with mailings, donations, set up, and running the event. Even if you only have a couple of hours, we have a job for you. Call Chairperson Vic Smith at 724-774-2222 or the association office at 724-774-4126 to volunteer. Many hands make light work!!!!!

General Membership Meeting Update

There will be a Business Meeting at the Steak Gate Event on Wednesday, October 15th at Two Mile Run Park. With the NAR Core Standards becoming mandatory for 2015, this will be an opportunity to inform the membership of these requirements. Please plan on attending. More information on the Steak Gate to follow.

Real Estate Safety 101

- 1. Don't host an open house alone; take along a colleague. Never show property alone at night or advertise it as vacant.
- If you must sit a property that doesn't have a phone, bring along a cell phone. Tell someone at your office you'll call every hour, then do it like clockwork so that person will know right away if something is wrong.
- 3. Be careful how you dress. Flashy or expensive jewelry might attract the wrong kind of attention.
- 4. Don't put your home phone number on your business card. Carry your cell phone.
- 5. Avoid using your picture in advertisements.
- 6. Always take your own car for showings. When you leave your car, lock it. Park where you are not pinned in.
- 7. Let potential buyers take the lead when exploring a home, with you following behind. Avoid going into the basement or confined area with a prospect.
- 8. Always have prospects meet you at your office the first time. Ask them for identification. If they question you about it, say it's company policy.
- 9. Find out as much as you can about prospects, such as where they work, what they do, and how much they earn. Ask a lot of questions and be a good listener.
- 10. Know your sales area. Preview the property, Get a GPS.
- 11. Don't be greedy. If you're suspicious, its better to walk away from a listing or a showing.

These are suggestions to keep you safe, not necessarily the beliefs of the Beaver County Assoc of REALTORS®.

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Jim McGinnis, Elaina Eppinger and Kathy Hartzell

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2014 BCAR Meetings

Date	Time	Program	Location	Host Office	Guest/Speaker	Community Service
February	Lunch	Awards Banquet	Club @ Shadow Lakes	N/A	N/A	
March 19, 2014	Breakfast	Home Readiness, Spring Cleaning	Penn Bistro	Howard Hanna	Dorothy Clear, Kris Main, Cathi V	Womans Shelter
April 16, 2014	Lunch	Technology & Networking	Harolds	Northwood	Bill G - West Penn MLX	Seniors - Rochester Manor
May 14, 2014	Dinner	Affiliates	Serbian Club	N/A	N/A	Humane Society
June 26, 2014	Dinner	Family Picnic Community Service Manna	2 mile park	N/A	N/A	Kids - Pressley Ridge
July 22, 2014	Dinner	Dinner	Manna	N/A	N/A	Manna
August		Maybe Pirate Game	TBD	N/A	N/A	
September		Affiliates	TBD	TBD	TBD	Men -Cornerstone
October 15, 2014	Dinner	Steak Gate	2 mile park	TBD	N/A	Food Bank & Realtor Reach Out (yard clean up)
November	Dinner	Auction/Fundraiser	Javys (?)	TBD	N/A	Toys for Tots
December	Happy Hour	Affiliates	TBD	N/A	N/A	Giving Trees

BCAR SERVICE—PLUS AWARD

This year BCAR is adding Service Plus Awards to the Sales Award Banquet.

This award is available to REALTOR® and Affiliate Members.

Minimum points at year end to be eligible for a service plus award is 10 POINTS.

How do I earn points? It's simple.

- 1 point for each BCAR function attended.
- 2 points if you Chair a BCAR Committee
- 1 point if you are a BCAR committee member
- 1 point if you are a BCAR Director
- 1 point if you actively participate in a community service organization during the year.

Affiliates members can earn 1 point for each monthly affiliate meeting they attended.

At year end, if you have 10 POINTS or greater you can apply for a service plus award.

Start attending, participating, and collection your points!!

Any questions, please call President Leslie Chaklos at 412-913-9097 or email Ichaklos@northwoo.com. The Sample application is attached.

Beaver County Association of REALTORS®

Service Plus Award Points for 2014

Name:	Phone:
Company:	_
Criteria:	
Minimum of 10 points to be eligible for a Ser	vice Plus Award
Earn 1 Point for each BCAR func	tion attended in 2014
Earn 2 Points if you Chair a BCA	R Committee in 2014
Earn 1 Point if you are a BCAR C	ommittee member for 2014
Earn 2 Points if you are a BCAR	Officer in 2014
Earn 1 Point if you are a BCAR D	pirector for 2014
Earn 1 Point if you actively partic	ipate in a community service organization in 2014
Affiliates: Earn 1 Point for each affiliate mee	

	2014 BCAR Functions	Date	Points
1	Awards & Installation Banquet	2/5/2014	
2	March Membership Meeting	3/16/2014	
3	April Membership Meeting	4/16/2014	
4	May Night at the Races	5/14/2014	
5	June Family Picnic	6/26/2014	
6	September Affiliate Round Table	TBD	
7	October Steak Gate	10/15/2014	
8	November Charity Auction	11/5/2014	
9	December Affiliate Holiday Beginnings	TBD	
	2014 BCAR Events		
	Fair Housing Seminar	4/3/2014	
	Inner Fire Seminar	4/22/2014	
	YMCA Breakfast	5/6/2014	
	Membership		
	BCAR Officer		
	BCAR Director		
	Committee Chairperson		
	Committee Member		
	Community Service Organization		
	Affiliate		
	Monthly Meetings		
		TOTAL POINTS	



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

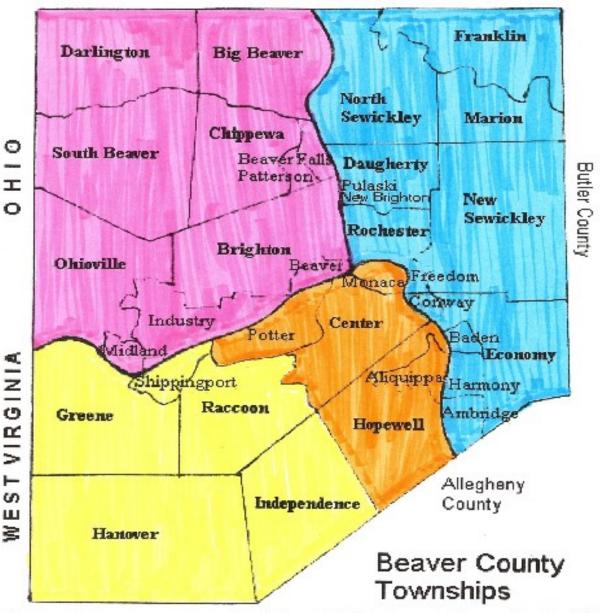
We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

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

Phone: 515-213-6500

Phone: 800-829-0056

Phone: 724-847-4460



AFFILIATE INFORMATION

WELLS FARGO HOME MORTGAGE

Representative: Jim Linnane

Serve Beaver and Surrounding Areas

Products/Services Offered: Mortgage Lender

WEST PENN FINANCIAL SERVICE CENTER, INC Phone: 412-246-2719

Representative: Heather Matuszewski

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

Products/Services Offered: Purchase and Refinance Loans, Conventional, FHA, VA, USDA, First Time

Home Buyer / PHFA, Conventional Loans with no mortgage insurance

AgCHOICE FARM CREDIT

Representative: Elaina Eppinger

Serve Armstrong, Beaver, Butler, Clarion, Jefferson, Lawrence and Northern Allegheny

Products/Services Offered: Home Mortgages, Construction Loans, Bare Land, Refinances, Hobby Farms

Recreational Property, Accounting, Tax, and Record Services.

ALL REALTY TRANSFERS, INC

Representatives: Sue R Grady and Joseph M Budicak, Esq.

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

Products/Services Offered: Real Estate Closings and Title Insurance

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