

THE REALTOR REPORT

Beaver County Association of REALTORS®

AUGUST 2015

PRESIDENT'S LETTER



2015 Officers and Board of Directors

President: Bev Pietrandrea
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Ernie D'Achille
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Peg Gahles
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Joan Shanahan
Immediate Past-President
Leslie Chaklos
Affiliate Director:
Rich Masucci
Association Executive:
Karen Fuller

Dear Realtors and Affiliates,

Well, let me begin with some wonderful news for BCAR. We have gotten the official notification stating we have completed and passed all our Core Standards and will retain our charter for another year! A BIG thank you to Karen for all of her additional hard work to get us there!!! You're the BEST!!

Do you believe it is August? What a great summer for sales! The buzz is that everyone is doing well and that is what I love to hear for all of you!

I would like to ask anyone interested in becoming a board member for 2016, please call Karen before August 11, 2015 so that she can add your name to the ballot. Also, if anyone is interested in becoming a committee chair, committee member, or would like to know more about the board, please contact Karen or myself.

We have a lot planned for you this fall. Please see below all the events that are coming up. See more detailed information on these events in the newsletter.

Tax Strategies	August 18 th
Round table	September 16 th
Steak Gate	October 8 th
CE Classes	October 13 th and 20 th
Auction	November 4 th

A big Thank you to the Affiliates for that educational RESPA seminar. It was very informative for all that attended and the breakfast was wonderful!! A big shout out to all the volunteers and monetary donators to Manna. As always it was a great success! The guests were all so appreciative.

I would like for you to please take a minute out and complete the survey for the Beaver County Recreation and Parks. This is a great way to get your voice heard on what you are looking for. If you can, join us for one of the public meetings! They would love your input. Please see more information inside the newsletter.

As always, thank you for being so supportive to the board this year. We are always looking for new ideas to improve our association. If you have any, please contact us.



ENJOY LIFE!

Beverly



Give Yourself a RAISE in 2015!

**"Proven Business Tax
Strategies
for the Real Estate
Professional"**

Strategies that save time & money!
(Training best suited for the Established Agent who uses
an accountant or does his or her own tax return)

**Tuesday, 8/18/2015
10:00 am- 12:00 pm**

(Please arrive at **9:45 am** for registration.
Seminar starts promptly at 10:00 am)

Designed for one-owner and husband-and-wife-owned businesses
(proprietorships, S corporations, C corporations, limited liability companies,
1099, statutory employees)

**Sponsoring Beaver County Association of Realtors
Where: First Presbyterian Church
(252 College Avenue, Beaver PA 15009)**

**RSVP TO: Karen Fuller, (724) 774-4126,
bcar3@verizon.net**

You Will Learn:

- **Audit-Proof Record Keeping** and time-saving rules,
- **Entertainment Strategies, Car Strategies** (what is best for you?).
- Learn "easy" legal documentation techniques and how you can help your accountant work more efficiently on your behalf.
- **Home-Office Deduction** *is no longer a red flag*. The rule has changed!
- Learn what you can do to use the **105 Medical Plan** and **turn your family's medical expenses into 100% deductible tax-favored business expenses!**
- Proven low-stress, **time saving techniques** and strategies for avoiding an **IRS audit! And that is just for starters!**

SEATING STILL AVAILABLE!!

UPCOMING EVENTS:



August 18th Tax Strategies for the Real Estate Professional

September 16th Affiliate Sponsored Round Table

October 8th Steak Gate, Two Mile Run Park

October 13th and 20th CE Classes at Holiday Inn Express—Details in newsletter

November 4th Charity Auction, The Club at Shadow Lakes

December 4th Holiday Beginnings at BaRuni's, Baden

CODE OF ETHICS Article 5: REALTORS® do not provide professional services where they have any present or contemplated interest in property without disclosing that interest to all affected parties.

WELCOME New Members: **Janice Prosen** – Northwood, Moon Twp;

Ernest Santiago – Berkshire Hathaway, Beaver;

Reactivated: **Andrea Pasic** – Northwood Showcase Homes

Secondary: **Scott Cavinee** – SWC Properties, LLC, Uniontown, PA

New Affiliate: **Hancock Architecture**

390 Pinney Street
Rochester, PA 15074

724-774-8023

Fax 724-774-8050

Email: kathy@hancockarch.com

Kathy Bingle

Edward Hancock

Leatherneck Tree Service

395 Virginia Avenue
Rochester, PA 15074

724-480-2726

Fax 724-728-3909

Email: leathernecktreeservice@outlook.com

Robert Roche

Stevee Roche

REALTOR Changes: **Jeanine Parrish** is now with SWC Properties. Her new email address is jparrish@swcproperties.com

Thinking of you wishes to **Nick Zarnich** of Zarnich and Associates Real Estate Appraisers. To Send Nick a card at home the address is 440 Pittsburgh Road, Rochester, PA 15074

Condolences to the family and friends of **Janet Fabian** of Deffenbaugh Real Estate who passed away in July.

to the family and friends of past member **Anna Marie Folmer** of Howard Hanna, Beaver who passed away suddenly this week.

to **Christine Sandusky** of Howard Hanna, Beaver and family in the passing of her Mother-n-law.

to **John Sergeant** of Howard Hanna, West Suburban for the passing of his wife.

to **John R. Sergeant** of Howard Hanna, West Suburban in the passing of his mother.

to **Susan Daniel** of Howard Hanna West Suburban for the passing of her mother.

to **Lisa Mendicino** of RE/MAX Select, Monaca and family in the passing of her mother.

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



For over 10 years, iMortgage Services' title and settlement services have provided the quality reports, fast turnaround times, and title expertise needed to handle any real estate transaction in all 50 states. We have an established nationwide title abstractor, attorney, and closing notary network to support real estate agents, lenders, and homeowners with title clearance and during the settlement process.



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BOB ROCHE:
724 - 480 - 2627

WWW.LEATHERNECKTREESERVICE.COM

YOUR AFFILIATES AT WORK FOR YOU!
PLEASE COME JOIN US
ON WEDNESDAY, SEPTEMBER 16th

Affiliate Sponsored Round Table

First Presbyterian Church
(252 College Avenue, Beaver, PA)

Only \$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 local dues paid a \$120 value

MUST BE PRESENT TO WIN!!

***Your Affiliates are constantly
working to keep you informed***



Affiliate

Sponsored Topics:

- Land Loans/Permits
- VA, FHA, USDA & Conventional
- 203K/Interior Design
- Closing/Lending Procedures
- Advertising
- Home Warranty/Home Inspections
- Gas Leases
- Appraisals

Registration 8:00 a.m.

Breakfast 9 a.m.

Round Table 9:30 until 12 noon

- Scrambled Eggs
- Bacon and sausage
- Home fried potatoes
- Biscuits with butter and jelly
- Fresh brewed coffee
- Orange and Cranberry juice

RSVP by Wed., September 9th

Call 724-774-4126 or email

**Karen Fuller at
bcar3@verizon.net**

To: Beaver County Association of Realtors

From: Government Affairs

Date: 28 July 2015

Re.: Legislative Notices

**GOVERNMENT AFFAIRS
CORNER**

News from Washington:

RESPA/TILA

The Consumer Financial Protection Bureau has formally approved the postponement of RESPA/TILA integration until [October 3, 2015](#). The Know Before You Owe rule will require the submission of two new documents: the Loan Estimate and the Closing Disclosure forms.

According to the [CFPB](#), the [final rule](#) issued on July 21st included corrections to two of the provisions in the original document.

For additional resources and sample forms, be sure to visit the [TILA/RESPA](#) page created by the Pennsylvania Association of Realtors.

H.R. 9: The Innovation Act

The National Association of Realtors has issued several calls-to-action in support of H.R. 9: The Innovation Act, which would provide protection to the Realtor community from patent trolls.

If you haven't yet, please encourage your Member of Congress to support The Innovation Act, by submitting this [letter](#).

1031 Like-Kind Exchanges

Overall tax reform is unlikely during a presidential election, however, there is a chance that Congress address corporate tax reform. In the unlikely event that this occurs, NAR is proactively collecting testimony in regards to [1031 like-kind exchanges](#)

Anyone interested in submitting a testimony, please contact Government Affairs at kellvo@realtorspgh.com

News from Harrisburg:

FY2016 Budget

Governor Wolf vetoed the budget bill the General Assembly passed on Tuesday, June 30th. Discussions between the Governor's Office and Republican leadership have continued while both the House and Senate are in recess. The House of Representatives and Senate are scheduled to return on August 25th and September 21st, respectively. Government Affairs will issue alerts should there be any movement on the budget.



Community Service Outreach

Manna Dinner

July 14th

House of Prayer in Aliquippa

Beaver County Association of REALTORS would like to say "THANK YOU" to those who donated funds and served dinner at the Community Service outreach.....Manna Dinner.

Volunteers pictured: Back row—Bev Pietrandrea, Joni Sprout, Cindy McConnell, and Elaine Savoldi
Front Row—Leslie Chaklos, Bridget Wysocki, Adam Pietrandrea, and Estelle Evans

SAVE THE DATES

**November 17th and 18th—Top Negotiator Course, Approved 15 hours of continuing education. Locally in Beaver County.
WATCH FOR MORE DETAILS!!!**

NAR Featured Safety App.....Bmonitored

Are you concerned about the safety of your Members?

Take a moment to consider implementing our Personal Safety App - Bmonitored! "The App that's got your back".

We are a Featured Safety Provider to the National Association of Realtors and can be found under "Safety Resources" on their website.

NAR Website link- <http://www.realtor.org/topics/realtor-safety/safety-resources>

Inman News did a feature article on us-

<http://www.inman.com/2015/06/09/mobile-app-offers-client-meeting-safety-for-realtors/>

Visit our website- www.bmonitored.com

Harry Waltz, Bmonitored

407-718-4735

<https://www.facebook.com/Bmonitored>

<https://twitter.com/Bmonitored>

Local Continuing Education Classes

Beaver County Assoc of REALTORS® and Career Growth have joined forces to bring local continuing education classes to our membership. Please see the information below and the registration page to attend classes. Registration and payment must be made with Career Growth to guarantee your seat. Any questions call BCAR at 724-774-4126.



CAREER GROWTH REAL ESTATE ACADEMY

7 PARKWAY CENTER, SUITE 150

PITTSBURGH, PA 15220

412-937-1866

info@cgrea.com

CONTINUING EDUCATION COURSE DESCRIPTIONS

Course 1. PROFESSIONAL ETHICS IN REAL ESTATE PRACTICE

Real estate professionals have both legal and ethical duties when working with consumers and other licensees. This 3.5 hour program will present common ethical dilemmas and propose methods to resolve them. It will also satisfy NAR's requirement for quadrennial ethics training for REALTORS®.

Course 2. CHANGES IN FINANCE AND SETTLEMENT PROCEDURES: THE IMPACT ON CONSUMERS AND LICENSEES

This 3.5 hour program is designed to educate licensees about newly adopted rules and documentation requirements. The use of these new documents will require expertise on the part of licensees to ensure that transactions are completed in a timely manner and in accordance with the law. Participants will review and become familiar with the documents and time frames required and, develop business practices which benefit all parties involved in the transaction.

Course 3. CONSUMERS, LICENSEES AND AGREEMENTS OF SALE: THE BASICS

Consumers rely on the expertise of licensees to guide them through the process of buying and selling real estate. The focal point of any transaction is the Agreement of Sale. This 3.5 hour program will focus on licensees' duties regarding preparation and use of properly completed Agreements of Sale. The PAR standard form will be used as the basis for helping licensees understand their duties, obligations and limitations regarding this important document.

Course 4. AGREEMENTS OF SALE – BEYOND THE BASICS: PROPER USE OF CONTINGENCIES, ADDENDA AND SUPPORTING DOCUMENTS

Every real estate transaction is unique. While the key elements of an Agreement of Sale may be clear and easy to address, they may not adequately deal with specific circumstances related to the transaction. This 3.5 hour program will address how licensees address these issues without engaging in the unauthorized practice of law.

ENROLLMENT AND REFUND/TRANSFER POLICY- PLEASE READ

Enrollments are limited. Registrations are processed on a first paid, first confirmed basis. Complete registration information and full payment are required to process a registration. Career Growth reserves the right to cancel any class due to low enrollments or other circumstances. If the school cancels a course, paid/enrolled students will receive a full refund. If a registered student cancels their registration in writing at least 3 days prior to the course start date, the student will receive a full refund. Cancellation received within three days of the course start date will receive no refund of tuition, but tuition may be transferred (for that student only) to a course scheduled within the following six months. After six months there will be no transfer or refund. There will be no refund, credit or transfer of tuition after the course begins if the student does not attend the class.



CAREER GROWTH REAL ESTATE ACADEMY
 7 PARKWAY CENTER, SUITE 150
 PITTSBURGH, PA 15220
 PHONE: 412-937-1866 FAX: 412-9371883
info@cgrea.com

REGISTRATION FORM – PLEASE PRINT CLEARLY

REAL ESTATE LICENSE # _____ - _____ - _____ (required to receive CE credit)

NAME _____ (as it appears on your R.E. LICENSE)

HOME ADDRESS _____ EMAIL _____
 May we contact you by email _____ yes _____ no

CITY _____ STATE _____ ZIP CODE _____

HOME (_____) _____ CELL (_____) _____

BROKERAGE COMPANY: _____ WORK PHONE (_____) _____

If you have special classroom needs, please let us know by calling 412-937-1866

REGISTRATION MUST BE RECEIVED ONE WEEK PRIOR TO COURSE DATE

REGISTER ME FOR THE FOLLOWING: (please check which course(s) you will attend)

COURSE 1 COURSE 2 COURSE 3 COURSE 4

ALL COURSES WILL BE HELD AT: THE HOLIDAY INN EXPRESS
 105 STONE QUARRY ROAD, MONACA, PA 15063

TUESDAY, October 13, 2015

Course 1:	Professional Ethics in Real Estate Practice (8:30 a.m. to noon 3.5 hrs.)	\$40.00	} \$75.00 if taken together
Course 2:	Changes in Finance and Settlement Procedures (1:00 p.m. to 4:30 p.m. 3.5 hrs.)	\$40.00	

TUESDAY, OCTOBER 20, 2015

Course 3:	Consumers, Licensees and the Agreement of Sale (8:30 a.m. to noon 3.5 hrs.)	\$40.00	} \$75.00 if taken together
Course 4:	Agreements of Sale: proper use of contingencies, addenda and supporting documents (1:00 p.m. to 4:30 p.m. 3.5 hrs.)	\$40.00	

MAKE CHECKS PAYABLE TO: CAREER GROWTH Total Amount Due: \$ _____
 MAIL TO: CAREER GROWTH, 7 PARKWAY CENTER, SUITE #150, PGH. PA 15220

TUITION ENCLOSED: \$ _____ \$40.00 FOR EACH 3.5-hour session, \$75.00 FOR TWO on the same day. **REGISTRATION MUST BE RECEIVED ONE WEEK PRIOR TO COURSE DATE**

MC/VISA # _____ - _____ - _____ EXP. DATE: _____

SIGNATURE _____
 (Required ONLY if you are using a credit or debit card)

FAX: (412)-937-1883 (IF FAXED, PLEASE CALL (412) 937-1866 AND CONFIRM RECEIPT OF FAX) OR SCAN AND E-MAIL TO info@cgrea.com web site: www.cgrea.com

RE^{education} DAY ^{xcellence}



THURSDAY, SEPTEMBER 17, 2015

8:30 AM to 2:30 PM

CROWNE PLAZA HOTEL in GREEN TREE

401 Holiday Drive—Pittsburgh 15205

\$39 TICKET



KEYNOTE SPEAKER

Order your tickets at REALTORSpgH.com

PRIZES—IT'S A CASH BASH!!

Your ticket entitles you to be entered in our drawings every 30 minutes from 10 am to 2 pm. Winners do not need to be present to win.

VENDOR EXPO/CONTINENTAL BREAKFAST - Meet and greet your Affiliate Partners and others who will have the products and services to enhance your business.

EDUCATION SESSIONS - We will have TWO education sessions for you to choose from: RESPA/TRID Panel Discussion OR Online Reputation and the NEW realtor.com Profile.

LUNCH/ANNUAL MEMBERSHIP MEETING - Enjoy a delicious meal prepared by the chef at the newly-renovated Crowne Plaza Hotel. We will present the State of the Association address, membership milestone awards and featuring our special guest Keynote Speaker, the dynamic award-winning hall of fame television broadcaster SALLY WIGGIN of WTAE TV.

AEF AWARDS - Recognition of the top producers in the Metro Pittsburgh region.

POP-UP BOUTIQUE - A first for R-E Day, shop till you drop at the "Boutique" for jewelry and new or gently worn formalwear. There will be some real bargains. This sale is a fundraiser for the RAMP Foundation.

PRIZE DRAWINGS

10:00 AM	\$400
10:30 AM	\$100
11:00 AM	\$400
11:30 AM	\$100
NOON	\$400
12:30 PM	\$100
1:00 PM	\$400
1:30 PM	\$100

GRAND PRIZE

2:00 PM \$1,000

NAME(S) _____

FIRM _____

EMAIL _____

Check made payable to "RAMP" enclosed Charge my VISA MasterCard

V/MC # _____ EXP: _____

Cardholder's Name/Billing Address _____

of Tickets _____ Amt Due _____

Return this form to RAMP with your payment to:
mail—1427 West Liberty Avenue; Pittsburgh PA 15226
fax—4 12-563-0255 phone 4 12-563-5200
email—ramp@realtorspgH.com

BCAR is presenting this opportunity for you to speak out about the Beaver County Parks, Recreation, Trails, Open space. They are looking for your input and developing a plan. Please see the public meetings dates below.

PASHEK ASSOCIATES

LANDSCAPE ARCHITECTURE | DESIGN | PLANNING

Beaver County Implementable, Comprehensive Plan Recreation, Parks, and Open Space

PUBLIC MEETINGS 6:30 PM

August 5 – Old Economy Village, Ambridge, Visitor Center

August 6 – Beaver County Courthouse, Beaver, Commissioner's Conference Room

August 12 – Geneva College, Beaver Falls, Alexander Dining Hall, Benedum Room

August 13 - Community College of Beaver County, Monaca, Room 9103

Agenda

1. Introductions and Overview
2. Description of the Planning Process
3. What has been completed to date?
4. Identify the Issues
5. Prioritize the Issues
6. What happens next?

Have other questions / comments? Please contact us at:

Bob Good
Pashek Associates, Ltd.
recplanpa@gmail.com

Other Opportunities for Public Input

You can also provide comment on the Beaver County Recreation Blog at www.beavercountyrecreation.blogspot.com

Or complete the Recreation Survey by going to www.beavercountypa.gov and clicking the link to the survey. Or scan the QR code.



Some questions to think about

- What do you like or dislike about recreation, parks, and open space in Beaver County?
- What upgrades are needed in Beaver County Parks?
- How would you suggest improving parks, recreation, and open space in Beaver County?
- How do you feel about walking and biking opportunities in Beaver County?
- What new opportunities should be considered as part of this planning effort?
- What role should the County play in funding, owning or operating parks, recreation, and open space? What about local municipalities, non-profits, etc?
- How do we improve recreational use of the County's rivers?
- What are the obstacles to developing parks recreation, and open space in the County?
- What is the most important issue you would like this plan to address?

Public Input Meeting Ground Rules

1. Every idea is valid. Please respect the other group members and their opinions. You do not have to agree with every idea that is suggested; this is not the time to debate a specific item.
2. Please remain quiet while someone else is talking.
3. There is no need to repeat an idea if it has already been mentioned.
4. Please try to keep your statements as clear and concise as possible.
5. Offer only one comment per turn. We will go around the room until we have exhausted the input.
6. Save any questions you have for the next public meeting. We are here tonight to record your opinions.

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Vince Marangoni
(412)926-3321
vincemarangoni@riterug.com



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

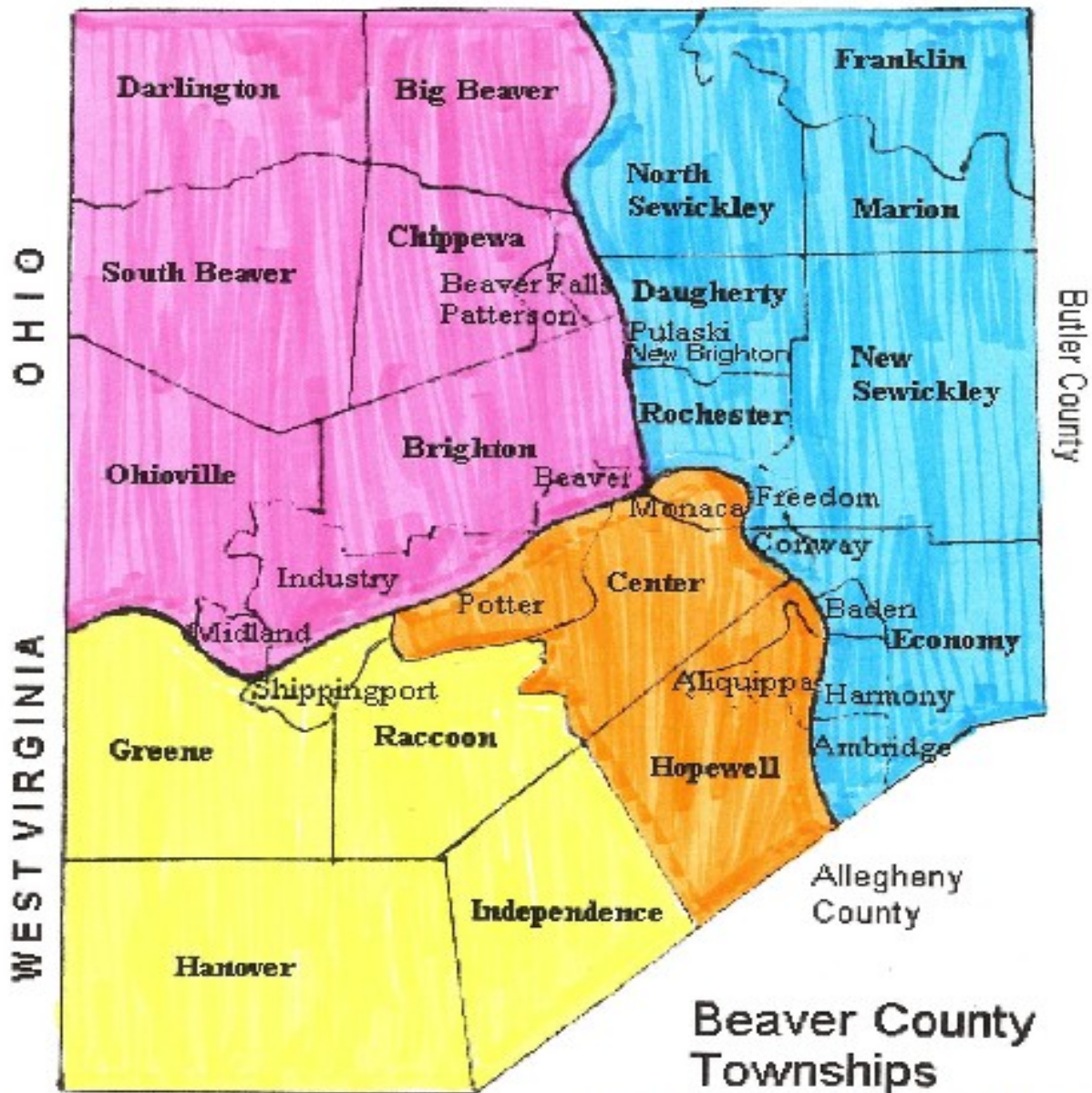
We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

**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

HOME SAVINGS AND LOAN

Phone: 724-309-2356

Representative: Rob Good

Serve Southwestern Pennsylvania, Ohio, and Northern West Virginia

Products/Services Offered: All Conventional and Government Purchases Products—Fixed and ARMS, New Construction Specialists—including Lot Loans; Renovation Loans; First-Time Buyer and other Specialty products; Portfolio Lender

HOUSEMASTER

Phone: 724-772-5593

Representatives: Jocelyn and Ivan Cilik

Serve Beaver, Butler, Sewickley, and Washington Counties . Most of Southwestern PA

Products/Services Offered: Home Inspections, Mold Testing, Pest Inspections, Radon Testing, Septic Dye Test, Well Flow, Water Testing, Commercial Building Inspections, Water Intrusion Inspections Stucco/Eifs Inspections, and Energy Audits

HOUSING OPPORTUNITIES OF BEAVER COUNTY

Phone: 724-728-7511

Representatives: Frank Wilson and Marcie Williams

Serve Beaver and Lawrence Counties

Products/Services Offered: First Time Home Buyer Grant Program, Foreclosure Intervention Counseling, Mortgage Diversion Program for Beaver County, Credit Repair, Financial Counseling

HSA HOME WARRANTY

Representatives: Nikki Taylor, Territory Manager 412-513-6426
Joel Bolinger, Service Representative 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. Explanations of coverage can be found in our brochure or call local rep.