

THE REALTOR REPORT

PRESIDENT'S LETTER

FEBRUARY 2016



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Affiliate Director:
Rich Masucci
Association Executive:
Karen Fuller

Hello Membership,

Happy Groundhog Day! By the time you read this you will already know the groundhog's prediction. Summer is on its way!!! The Groundhog did NOT see his shadow!!



A few more predictions;

1. Another fabulous year in real estate!!
2. Interest Rates may move slightly but nothing significant.
3. Last but not least, those who are waiting for the cracker plant to triple the price of their house will come to their senses and finally decide to SELL.
4. All those buyers who have been on the fence will either fall off or finally decided to pull the trigger and buy.



Fairly positive don't you think

We headed to Harrisburg in January for the PAR winter business meeting and the inauguration of the new President, Todd Polinchock.

As you may or may not know associations all over the state are broken up into districts. PAR has decided to redistrict and as of 2017 BCAR will no longer be a part of District 6, we are being moved to District 10.

That is it for the earth shattering news, the year just started.

Your RPAC \$\$\$ are hard at work, check out the PAR website .

Don't say you don't have enough time. You have the exact same number of hours per day that were given to Helen Keller, Pasture, Michelangelo, Mother Teresa, Leonardo Da Vinci, Thomas Jefferson and Albert Einstein` H. Jackson Brown Jr.

GET INVOLVED!!

Your 2016 President, Bridget Wysocki



FEBRUARY 9, 2016

**BEAVER COUNTY ASSOCIATION OF REALTORS
ANNUAL AWARDS LUNCHEON**

**INDUCTION OF 2016 PRESIDENT
BRIDGET WYSOCKI**

AND

**REALTOR® OF THE YEAR PRESENTATION
AFFILIATE OF THE YEAR PRESENTATION**

*Be sure to bring your \$15 fair share RPAC donation to the banquet to receive Mardi Gras beads and to be entered to win a Home Good's Basket .
Special thank you to RPAC Chair, Leslie Chaklos.*

**EVENT VENUE:
THE CLUB AT SHADOW
LAKES
2000 BEAVER LAKES,
ALIQUIPPA,
PENNSYLVANIA 15001**

**TUESDAY
FEBRUARY 9, 2016
STARTING PROMPTLY
AT 11:30
RSVP TO KAREN FULLER,
ASSOCIATION OFFICE
BY: JANUARY 31, 2016**

**COST IS \$25.00 PER PERSON
DUE AT REGISTRATION
BUFFET LUNCHEON TO BE
SERVED**

**COME CELEBRATE A NEW
BEGINNING!**

**LOOKING FORWARD TO
SEEING YOU THERE!**

UPCOMING EVENTS:



February 9th Installation and Awards Banquet, Club at Shadow Lakes
February 16th New Member Orientation, Huntington Bank-Beaver
February 19th Next Affiliate Meeting at 9:30am Huntington Bank, Beaver
March 2nd General Membership Meeting, Presbyterian Church on College
March 15 & 22 CE Classes at the Fairfield Inn, Monaca (By Mail)
March 16 & 17 New REALTOR CE Classes, Cranberry Twp
March 29th Manna Dinner, House of Prayer Church in Aliquippa



WELCOME New Members: **Sara Gordon** – Berkshire Hathaway, Beaver; **Christine Wilson, JoAnne Gehm** and **Jennifer Spurdute** – Berkshire Hathaway, Cranberry Twp; **Michelle Krut** – Howard Hanna, Beaver; **Vickie Goff** and **Tara Palmer** – Howard Hanna, W Suburban; **Joyce Parr** – Neighborhood Realty; **Paul Puckett** – Northwood, Beaver; **Lisa Collins** – Northwood, Cranberry Twp; **Steve Williams** – Berkshire Hathaway, Moon Twp;

Reactivated: **Joseph DiSalvo** – RE/MAX Select, Cranberry

Switched to BCAR: **Laura Crawley** – Howard Hanna, Beaver; **Louis DeSanzo** – Howard Hanna, Cranberry Twp; **Linda Diffendal** – Coldwell Banker, Airport; **Jerome Johnson** and **Frank Mediate** – Neighborhood Realty; **Anna Metzger** – Howard Hanna, Cranberry; **Ronald Schneider** and **Edward Storey** – Howard Hanna, Bridgeville;

Secondary Members: **Christine Graham** – Northwood, Moon Twp; **Melissa Hill** – Northwood, Beaver

Welcome New Affiliate: **Powers Appraisals** 330-533-8957 R Garrett Powers
132 S Broad St, #303 Fax 330-533-4719 Angela Welsch
Canfield, OH 44406 Email: rgpapp@zoominternte.net

Congratulations to **Emily Bradford** of Liberty Mutual on her recent engagement.

to **June Erath** and **Dorothy Gumpf** of Berkshire Hathway, Beaver on their recent retirement from real estate.

Condolences to the family and friends of **Linda Iorfido** of Berkshire Hathway, Beaver who passed away.

to the friends and family of **Ernie Santiago** of Berkshire Hathway, Beaver who passed away suddenly.

to **Vic (Bill) Smith** of Berkshire Hathway, Beaver and family in the passing of his mother.

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



First General Membership Meeting for 2016.....

Beaver County Association of REALTORS®



General Membership Meeting

“What the new rules and regulations are for FHA, and What we can do to help them”

Speaker: Tammy Redmond of TJ Appraisals

RESERVATIONS

BEING

TAKEN

NOW!!

When: Wednesday, March 2nd

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

Time: 8:30 Registration

9:00 Breakfast Buffet

Cost: \$10 a person

Registration due by February 24th at association office at 724-774-4126.

Community Service Project—Manna Dinner



BCAR's Community Service Committee will be sponsoring a Manna Dinner at the House of Prayer Church in Aliquippa on March 29th. This is where we supply the food, serve it, and then clean up after for the less fortunate in Aliquippa. If you are interested in donating funds to help pay for the meal or are willing to volunteer a few hours, please contact Beverly Pietrandrea, Service Committee Chairperson at 724-713-2337 or email bev@bovardanderson.com.

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 expertise to their clients.



Three generations of experience. Store build outs, additions and completion delivery services. A single source solution for our clients.



- Schematic Site Plans
- Pre-Construction Design/Build Services
- General Construction Implementation Services
- General Contractor
- Project Management
- LEED Innovation and Design

Call 724-834-5220 or email rduffy@cavcon.com to discuss your next project. Visit our website at CAVCON.com

Realtors: Are Your Clients Looking for a Lender?

Clearview Federal Credit Union offers First Mortgages and Home Equity Loans!

First Mortgages

- First Time Home Buyer
- Fixed Rate Mortgages
- Conforming Mortgages
- Non-Conforming Mortgages
- Land Loans

Home Equity Loans

- Fixed Rate Home Equity Loans
- Variable Rate Home Equity Lines of Credit



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Chippewa Branch
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch
2646 Brodhead Rd.



A big thank you to all those who have already contributed your fair share of \$15.00 to this year's campaign. We have a member percentage quota for the fair share campaign as well as a monetary quota that NAR would like us to meet.

Last year BCAR achieved 86.48% of our fundraising goal.

You can help us achieve **100%** of our RPAC fundraising goal this year, by participating in our fundraising events or sending in your RPAC donation to the Board Office.

Our first RPAC fundraiser will be at the Awards Luncheon on February 9th. Donate your fair share of \$15 and receive complimentary Mardi Gras Beads and be entered into the drawing to win a "HOME GOODS BASKET". Value \$100.00

What is RPAC? REALTOR® POLITICAL ACTION COMMITTEE.

The goal of RPAC is to establish the real estate industry as a concerned and involved constituency that gives active support to political candidates who recognize the needs of REALTORS® and property owners.

Leslie Chaklos - 2016 RPAC Chairperson

*****your donation is voluntary and is not tax deductible*****

LOCAL CONTINUING EDUCATION CLASSES

CONTINUING EDUCATION

MARCH 15 & 22

MONACA, PA



 **MARCH 15, 2016**

Real Estate Ethics
9 a.m. - 12:30 p.m.

**RPR/Pricing Property Using
an Automatic Valuation Model**
1 - 4:30 p.m.

 **MARCH 22, 2016**

Stigmatized Properties
9 a.m. - 12:30 p.m.

New Construction
1 - 4:30 p.m.

LOCATION:

Fairfield Inn
1438 Brodhead Road
Monaca, PA 15061

COST:
\$40 per class

REGISTRATION:
By phone - 412.561.2682
or online
www.rampschool.com


**[Find the course
descriptions here](#)**

Brought to you by:

**Beaver County Association
of REALTORS®**

&

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Penn State Beaver



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

Relicensure Courses:

Ethics in Real Estate

Tuesday, April 5, 2016, 6:00 p.m. - 9:30 p.m.

Fee: \$60

Short Sales and Foreclosures

Thursday, April 7, 2016, 1:00 - 5:00 p.m.

Fee: \$60

Fair Housing

Tuesday, April 9, 2015, 6:00 - 9:30 p.m.

Fee: \$60

The Real Estate Closing As You Know It Is Changing

Thursday, April 26, 2016, 1:30 - 5:00 p.m.

Fee: \$60

Location:

Penn State Beaver
100 University Drive
Monaca, PA

724-773-3700

beaverce@psu.edu

Register with Penn State

[Legally speaking: Is it OK for my buyer to video a property?](#)

On January 25, 2016

By Lorie Garland, OAR Assistant Vice President of Legal Services



The OAR Legal Assistance Hotline receives an array of real estate-related legal questions — including license law issues, disclosure, contract law, ethics and commission problems, among others. In an effort to help you work within the law, our “Legally Speaking” series spotlights some of the timely questions that are being asked by REALTORS.

The following explores further considerations regarding photographic rights of a listing...
(continued on next page)

Q: I would like clarification on a buyer or their agent's right to photograph a property during a showing. I represent a couple looking for a home. A home just came on the market that my buyers think will be perfect for them. I have scheduled a showing for tomorrow evening. However, I just received a call from the wife that her husband has been called out of town on business and will not be available for the showing. She does not want to reschedule the showing but has asked if she could video the home as we walk through. If she likes the home, and she is confident she will, the video will be sent to her husband so they can make an offer quickly. Do I need permission from the listing agent for my buyer to video the home?

Another situation I am dealing with involves a buyer's agent who, during a showing, took a picture of my seller's home and posted it on social media. The picture was of a messy storage room and included the statement "300K for this mess!" My sellers are very upset and feel the picture and statement give the impression their home is unkempt, which it is not. Although I told my sellers that no one but them will know it is their property, as the property address was not included, they still feel the agent's conduct was unprofessional and plan to file a complaint.

A: A listing agent's authorization to access a property for showing purposes does not include permission to video or photograph the property. This applies to both the buyer and their agent and regardless of the purpose for the photos. A buyer's video for her husband or an agent's photo for social media should only be taken with the seller's permission.

With regard to your buyer who is requesting to video the showing, you should convey your buyer's request to the listing agent. The request should include why and how the video will be used. The listing agent should convey the request to the seller to determine whether permission will be granted. If granted, the video should be taken and used on the terms set by the seller.

Failure to obtain permission or comply with the terms of permission could result in a license law or ethics complaint against a licensee. The Ohio Real Estate Commission can sanction a licensee for a violation of the license law, including the Canons of Ethics. Article 1 of the Canons provides in part, "The licensee should endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensees and, further, seek to avoid the appearance of impropriety in any activities as a licensee." It is also a violation of the license law if it is found a licensee has engaged in "dishonest or illegal dealing, gross negligence, incompetency, or misconduct." Article 1 of the Canons and misconduct are often cited as the basis for disciplinary action when a licensee is found to have engaged in unprofessional conduct. Ultimately, it will be the Ohio Real Estate Commission who will determine if a licensee's conduct falls below the standards set by Ohio law for real estate practitioners.

REALTORS commit to a higher level of professional conduct by their adherence to the Code of Ethics. The Code includes Standards of Practice addressing access or use of a property. Standard of Practice 3-9 provides "REALTORS shall not provide access to listed property on terms other than those established by the owner or the listing broker." Standard of Practice 1-16 provides "REALTORS shall not access or use, or permit or enable others to access or use, listed or managed property on terms or conditions other than those authorized by the owner or seller." Whether a REALTOR's conduct is a violation of the Code of Ethics would be determined through the professional standards process at the local Board.

Photographing a property should only be with the permission of the property owner and used in a professional manner.

- See more at: <http://ohiorealtors.org/2016/01/25/legally-speaking-is-it-ok-for-my-buyer-to-video-a-property/#sthash.jHvjZ5Ct.dpuf>



CLASSES:

**General Module
Wed, Mar 16th**

**Residential Module:
Thurs, Mar 17th**

TIMES:

9:00 a.m. - 4:30 p.m.

LOCATION:

**Hyatt Place Cranberry
136 Emeryville Dr.
Cranberry Twp., PA 16066**

COST:

\$80 per class

REGISTRATION:

**By phone
412-561-2682
or online
www.rampschool.com**

**REALTORS®
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Institute**



Agents who received their license after December 1, 2013 or are taking continuing education to renew their license for the first time are required to take 14 hours in these mandatory Commission-developed "New Agent" courses.

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The Times

Real Estate Advertising Opportunities

Home & Property Preview Page

Featured every Sunday in our Real Estate section. This feature includes:

Home Preview, New Listing, Open Houses and Price Reduced.

Ad Copy Deadline: Wednesdays by 3 p.m.

Print Ad Cost: \$50 per block, an additional \$25 to appear also on Sunday on our Real Estate Website.

Home Buyer's Guide

Featured the 4th Wednesday of each month.

½ and full pages available each month, Here's My Card page, Affiliate Page

Real Estate Website Opportunities:

We launched our real estate vertical on our website October 15, 2015.

Some exciting statistics to share! Our views are growing rapidly.

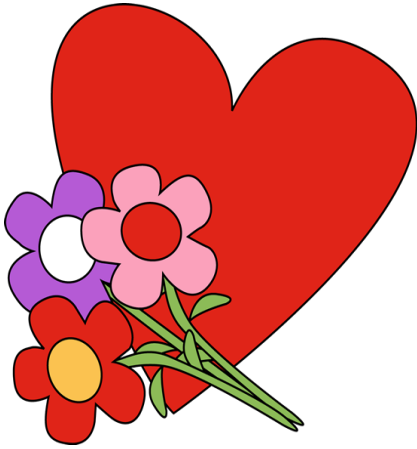
Views

October 2015	1,836
November 2015	20,433
December 2015	24,392
January 2016	26,320

We have banner positions, widgets, featured listings, Home Preview, and more! We have something for everyone! I am attaching the link – please take the time to take a look.

<http://www.timesonline.com/realestate/>

Any questions, please feel free to contact Debbie Bianco at 724-775-3200 Ext. 200 or Janice Johnson at 724-775-3200 Ext. 128.



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

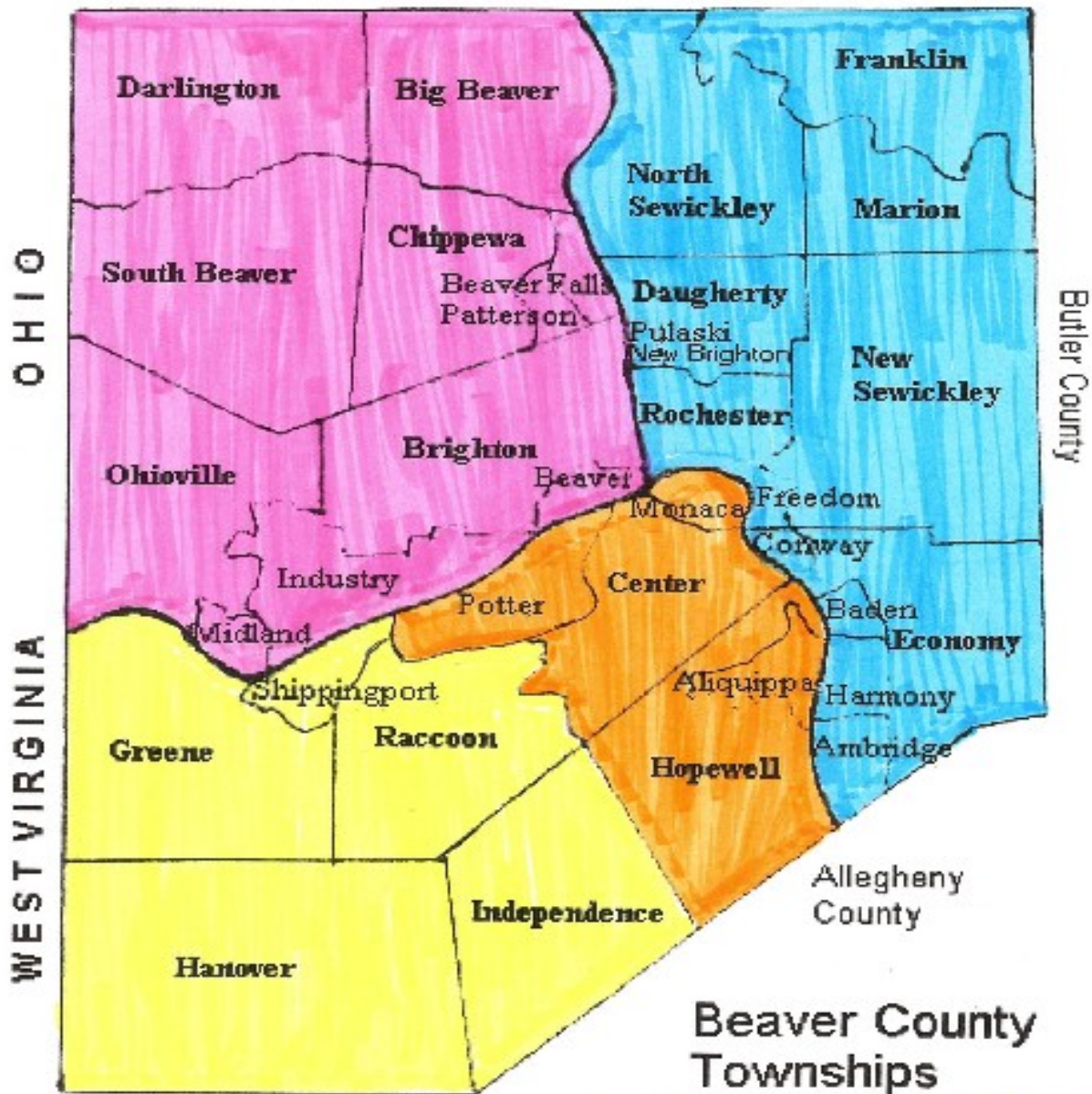
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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

DESIGN INSPIRATIONS

Phone: 724-622-4934

Representatives: Kathleen and Reuben Kirby

Serve Beaver, Butler and Pittsburgh

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ECA/ED CLINE APPRAISALS

Phone: 724-847-3211

Representatives: Ed Cline and Dave Moore

Serve PA—Allegheny, Beaver, Butler, Lawrence, Mercer, Venango, and Washington Counties
OH—Columbiana, Mahoning and Stark Counties

Products/Services Offered: Real estate valuations for both residential and commercial appraisal markets.

EXCEL MORTGAGE GROUP, INC.

Phone: 724-775-3090

Representatives: Mona Simmons and Bill Roorback

Serve Pennsylvania

Products/Services Offered: Residential Real Estate Mortgages (Conventional, FHA, VA, USDA) for purchase; refinance transactions

HANCOCK ARCHITECTURE

Phone: 724-774-8023

Representative: Kathy Bingle

Serve Pennsylvania, Ohio, and West Virginia

Products/Services Offered: Full service architectural firm