

THE REALTOR REPORT

Beaver County Association of REALTORS®

JANUARY 2014

PRESIDENT'S LETTER



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

Vic (Bill) Smith

Affiliate Director:

Shelley Schweinsberg

Association Executive:

Karen Fuller

Greetings & Happy New Year!

I hope everyone had a Blessed Christmas and I wish all of you a very Happy, Healthy, & Prosperous New Year! As we close out one year and open another we reflect on the past and look forward to new opportunities to improve and explore. Most of you have probably set new goals and made resolutions for 2014. Many of my goals involve BCAR and making it a little better than I found it. I want to thank all the leaders who came before me and left their mark. I welcome your ideas, suggestions, and concerns. Let me know what you like about our association and what you dislike. (Email me at lchaklos@northwood.com)

My hopes for the upcoming year are to improve our website (www.mybcar.com), and make it a better resource for all of our members. BCAR has a long history of supporting community service and we will continue these efforts in 2014. We also hope to increase new REALTOR® members and we will be out visiting offices. Look for C.E. opportunities as we work with RAMP to bring local classes to you. (This is a license renewal year.) We will continue our attendance incentives to improve participation at all events. Finally, please remember our Affiliates and make it a goal to support them with your business as often as you can.

Our first event is our Awards & Installation Luncheon on February 5th, at Shadow Lakes. Please come out to support and congratulate our award winners! I thank all of you in advance for your support in this upcoming year.

Blessings from your 2014 President,
Leslie Chaklos SRES, CNE



Beaver County Association of REALTORS®

**Cordially Invites You to the
Annual Awards Luncheon**

Induction of the 2014 President - Leslie Chaklos
and
REALTOR® of the Year Recognition

Event Venue
The Club of Shadow Lakes
2000 Beaver Lakes, Aliquippa, Pennsylvania 15001

Wednesday, February 5, 2014
Starting Promptly at 11:30 a.m.

RSVP to Karen Fuller, Association Office - 724.774.4126
By January 31, 2014

Cost is \$22.00 per-person due at registration
Buffet Luncheon will be served

Looking forward in seeing you there!

THANK YOU AFFILIATES

Beaver County Assoc of REALTORS® would like to take this opportunity to thank the Affiliates for the Holiday Beginnings Event in December. There were great food, give aways, and an Ugly Christmas Sweater contest. A great time was had by all who attended.

We want to acknowledge those who donated to the event....

Ag Choice Farm Credit - Elaina Eppinger
Beaver County Times - Debbie Bianco & Janice Johnson
Clearview Federal Credit Union - Susan Moore
Excel Mortgage - Mona Simmons
First National Bank - Toni Sadecky
Huntington Bank - Ted George
JL Camp Inspection Services – Terri & Tom Laurito
Mars National Bank - Shelley Schweinsberg
PA Land Title - Denise Doyle
T. A. Closing Network - Janet Sittig and Shawn Callaghan

Thank you to all the attended.

Welcome of new members: **Russell Basinger** – Basinger Agency; **Michelle Mentzer** – Coldwell Banker, Cranberry Twp; **Lisa Farringer** and **Andrew Kokoskie** – Coldwell Banker, Moon Twp; **Michael Ketcham** – Howard Hanna, Cranberry Twp; **Randa Barry** and **Matthew Grabner** – Howard Hanna, W. Sub; **Angela Leibowicz**, **Michele Kerr**, and **Burkhardt Reiter** – Neighborhood Realty; **Christopher Conti** – Prudential, Cranberry Twp;

Reactivated: **Karen Simeone** – Coldwell Banker, Cranberry Twp;
Amanda Gailey – Neighborhood Realty Service;

Switched to BCAR: **Sylvia Deigan** and **Donald Minehart** – Coldwell Banker, Cranberry Twp; **Karen Crochunis** and **Jeremy Holler** – Coldwell Banker, Moon Twp; **Leah Wulster** and **Ronald Schneider** – Howard Hanna W Sub; **Edna Rhodes** – Neighborhood Realty; **Lisa Kuzmich-Baldwin** and **Cynthia Vozza** – Northwood, Cranberry Twp; **Media Druschel** and **Shannon Perry** – Prudential, Cranberry Twp

Member Changes: **Karen** and **Nicole Hall** now with Century 21 Frontier.
Stephanie Ramer is now with Prudential in Cranberry Twp.
Rick Ward is now with Northwood in Cranberry Twp.
Bob Williams is now with RE/MAX Select in Monaca.

Joe Carofino of Advantage Homes Real Estate as new email address joecarofino@gmail.com

Real Estate Office Changes: Century 21 Key Real Estate is now Century 21 Frontier

New Affiliate: **George Moving & Storage** 724-371-3101 Erik Williams
121 Tri County Drive. Bldg 5 FAX 724-371-3199 Rebecca George
Freedom, PA 15042 EMAIL ewilliams@georgemoving.com

Congratulations to **Lee Vega** of Northwood Beaver who received her EPRO Designation.

Thank you to **Beth Sadaka of Howard Hanna Chippewa** for her donation to the auction. Her name was omitted from the contributors by accident. Sorry for the inconvenience.

*** If you have something you would like to put in the Rapper, just call BCAR at 724-774-4126 and we will get it in for you. ***

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

Real Estate Agent Luncheon

Friday January 24, 2014 12:00pm to 1:00pm

Hosted by Beaver Valley Catholic Schools

Saints Peter and Paul Catholic School

Keating Hall 370 E. End Avenue, Beaver

- Free Lunch catered by Biba in Beaver
- Learn about the Beaver Valley Catholic Schools
- Tour Saints Peter and Paul Catholic School
- Meet staff from the Beaver Valley Catholic Schools

Please RSVP by January 16, 2014 by e-mailing Mike Donnadio at adevelopment@dmacademy.org. Please include your name and agency.

Beaver Valley Catholic Schools

Faith, Knowledge, Service

ST. MONICA PARISH



ST. JOHN THE BAPTIST



Five Schools, One Mission.
www.beavervalleycatholic.org



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Excel Mortgage Group, Inc.

325 Beaver Street
Beaver, PA 15009

Office 724-775-3090
Fax 724-775-3133

- **FHA / VA (EXPERTS FOR 20 YEARS)**
- **USDA GUARANTEED RURAL HOUSING (EXPERTS FOR OVER 10 YEARS)**
- **CONVENTIONAL**
- **PURCHASE / REFINANCE**
- **CONSTRUCTION**
- **INVESTMENT**

AVAILABLE EVENINGS AND WEEKENDS!!!!

Bill Roorback
Owner /Sr.Loan Specialist
Cell: 724-462-5151
broorback@xlmortgage.com
NMLS #140581

Ellen Caputo
Sr. Loan Specialist
Cell: 724-971-5433
ecaputo11@yahoo.com
NMLS #143679

Mona Simmons
Loan Specialist
Cell: 724-561-3158
mmona@xlmortgage.com
NMLS #144218

Voted
"Best of the Valley"
2008, 2009, and 2010



Licensed by PA Department of Banking

CODE OF ETHICS

Article 4: When buying or selling on their own account or for their families or firms, REALTORS® make their true position or interest known.

Real Estate Courses Offered at Penn State Beaver

100 University Drive, Monaca, PA

Real Estate Fundamentals

Mondays & Thursdays, Jan. 27 through March 17, 2014, 6-8 p.m.

Fee: \$290

Real Estate Practice

Mondays & Thursdays, Jan. 27 through March 17, 2014, 8:15-10:15 p.m.

Fee: \$290

Relicensure Courses (3.5 hours each, \$55 per class)

Mortgages and Deeds

Get all the latest information for Mortgages and Deeds. Keep yourself and your clients in the know.

Thurs., Jan. 23, 1:00 p.m.—4:30 p.m.

Register Online:

<http://www.beaver.psu.edu/CE/10526.htm>

Call 724-773-3700

Professional Standards Training

BCAR is looking for members who are willing to attend professional standards training so they can be involved with either ethics or arbitration complaints. The next training session is....

Wednesday, March 19, 2014

1:00 pm—4:30 pm

Westmorland County Community College in Youngwood

We like to have a group together and car pool. If you are interested please call the association office so we can get you registered and make plans for carpooling.

To register yourself go to <http://www.parealtor.org/ethics-professional-standards/> and click on register now for 2014 Professional Standards Training.



CALENDAR OF EVENTS

January REALTOR and Affiliates Dues are Due

January 10th Sales Awards Due to Association Office

January 16th Next Affiliate Meeting

January 31st Reservations to Installation and Award Banquet Dues

February 5th Installation and Awards Banquet, Club at Shadow Lakes

Local Continuing Education Classes

The Beaver County Association of REALTORS is planning on offering more continuing education classes locally before the May license renewal period for 2014. As soon as the office gets all the details, I will inform you. Be watching your emails for the details!!



The new .REALTOR top-level domain is expected to launch in 2014. As you've heard in previous communications, NAR will provide the first 500,000 members who register with a free one-year license for one .REALTOR domain. To ensure your members have enough time to register for priority notification, they have until January 31 to sign up to receive advanced e-mail notification for priority registration for a .REALTOR domain. That advanced notification will come at least one day before general release of the .REALTOR domain.

In its item on the new domain, the AE INS yesterday said NAR is inviting members to register their domain in anticipation of the .REALTOR launch, but we want to clarify that at this time they are simply signing up for advance notification to reserve their domain names when they become available.

Also, be aware that real estate professionals outside the United States and Canada that have a NRDS ID number also are eligible to sign up to receive advanced notification to reserve their domain names.

Sign up for advanced notification: <http://www.signupfordotrealtor.com/?openform>

More information: <http://www.realtor.org/topics/top-level-domain?openform>

New Member Capital Investment Fee

The Beaver County Assoc of REALTORS® wants you to be aware that starting on January 1, 2014, all new members, who have **not** been a member of any association, will be charged a \$65 New Member Capital Investment Fee, as approved by the PAR Board of Directors

This is called a capital investment fee because revenues generated will be restricted to PAR member resource funds such as the Legal Action Fund, the Education Foundation, and the Issue Mobilization Fund. All of these funds were established using monies from current and previous members. The Capital Investment Fee will set up a system for new members to “buy-in” to these established member service funds and help them continue to serve Realtors® in Pennsylvania.

Again, this fee is only charged to the newly licensed agents who are making application for membership for the first time. It is a one time fee. If you have any questions, don't hesitate in contacting the association office at 724-7744126.

AFFORDABLE HOME LOAN PROGRAMS



FHA Program

- Minimum Down Payment
- Down payment and closing costs may be gifted
- Non-occupant co-borrowers are allowed!

First-Time Homebuyer Program

- Low down payments
- Down payment and closing costs may be gifted
- No Private Mortgage Insurance (PMI) required
- Choose fixed-rate loan amounts up to \$200,000.



Denise Baker
Mortgage Loan Specialist
NMLS #288338
Home Savings Beaver Office
Office: 724-770-0700
Cell: 330-719-5217
Email: dbaker@homesavings.com

  **Hancock County Savings Bank, FSB** 

Realize Your Dream of Home Ownership Now!

Since 1899 - Trusted, Secure, and Reliable Service
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Chester 304 387-1620 800 225-1620	Weirton 304 723-4140	New Cumberland 304 564-3368
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 **Free Online Banking and Bill-Pay at**
www.hcsbank.com 

SALES AWARD APPLICATION

Name: _____

Firm: _____

Category: _____

Dollar Production: _____

Guidelines:

1. Must be a BCAR member to qualify for award.
2. Production verification on sales **must** have the mls sheet attached (mls book sold printout) FSBO or any transactional must have HUD attached for credit of sales and contract pages 1 & 2.
3. No referrals out of the selling area will be counted unless agent holds an active license in that state.
4. All awards will be audited. Any sales award application that is not accompanied with the above information will not be counted. There will be no phone call to ask for the correct information.
5. All awards to be turned in by **JANUARY 10, 2014**

_____ Individual Residential

_____ Team Residential

_____ Individual New Construction / Site

_____ Team New Construction / Site

_____ Individual Commercial

_____ Team Commercial

BROKER VERIFICATION

I, _____ a REALTOR® in good standing with The Beaver County Association of REALTORS®, hereby affirm that this application is true and correct.

Signature of Applicant

Certification of Employing Broker during the qualifying year:

I hereby recommend for a Sales Award, REALTOR® _____
and verify that the itemized document of lists/sales is true and correct.

Date

Broker of Record/Manager

Note: If an applicant has worked for more than one office during the calendar year of the sales award, he/she must submit a separate signed application from each employing Broker/Manager.

NAME _____

Must also send RES - BOOK - SOLD pinouts (12 per page)

	A	B	C	D	E
	Date of Sale	MLS #	Sale Price (my listing)	Sale Price (my sale)	Cumulative Totals
1					
2					
3					
4					
5					
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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

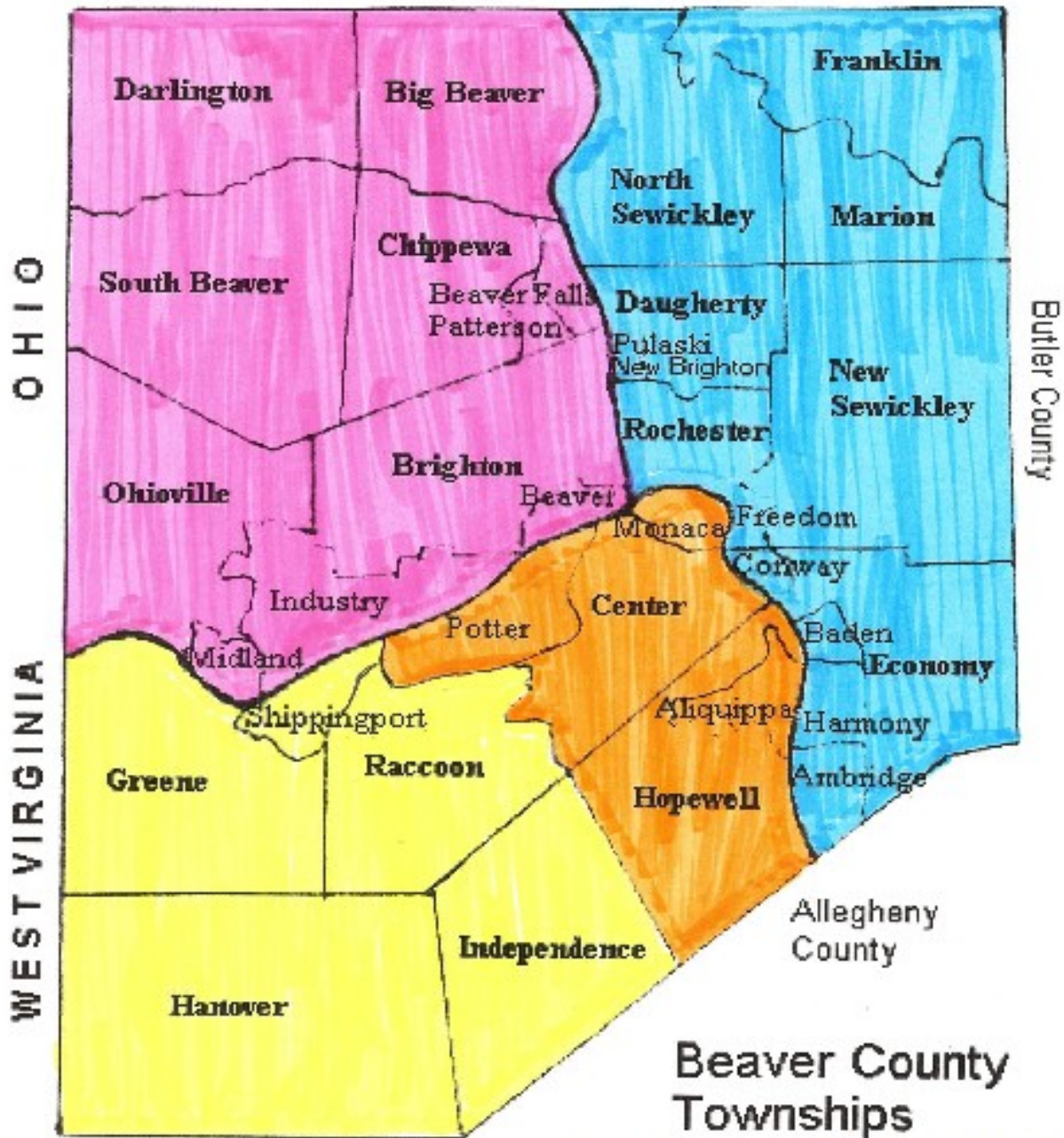
ADVERTISING

- 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.**

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

BEAVER COUNTY TIMES

Phone: 724-775-3200

Representatives: Debbie Bianco and Deanna Dodds

Circulates in Beaver and Northwestern Allegheny County, and provides paid coverage in Southern Lawrence County via the Ellwood City Ledger.

Products/Services Offered: The Beaver County Times is the County's primary information source and sale Daily newspaper. We publish a weekly Home Preview Section, a monthly Home Buyer's Guide, and a monthly Here's My Card Promotion.

CITIZENS BANK

Phone: 724-674-4998

Representative: Diane George

Serve Beaver, Butler, Lawrence and Mercer Counties

Products/Services Offered: Conventional, FHA, VA, PHFA, New Construction, and Renovation Loans

CLEARVIEW FEDERAL CREDIT UNION

Phone: 800-926-0003

Representatives: Susan Moore and Robin Turner

Serve All State Excluding Alaska, Texas, and Hawaii

Products/Services Offered: Real Estate Closings and Title Insurance

COMMONWEALTH SUBURBAN SETTLEMENT AGENCY

Phone: 412-918-1589

Representative: Judy Rauch

Serve Commonwealth of Pennsylvania

Products/Services Offered: Complete Escrow and Title Services

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2013 Affiliate Information.