

# THE REALTOR REPORT

Beaver County Association of REALTORS®

JULY 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 Pazar

Judy Plakosh

Tera Powell

Kelly Scott

**Immediate Past-President**

Rudy Zetz, Jr.

**Affiliate Director:**

Shelley Schweinsberg

**Association Executive:**

Karen Fuller

Greetings and God Bless America!

I want to thank our family picnic chairpersons (Tera Powell & Kelly Scott) for all their hard work at our recent June 26<sup>th</sup> event. We had a great variety of dishes with each family bringing an item. A favorite of many was Dawn Davenport's, "calico beans", and thanks for sharing your recipe.

Please think about sharing your talents with our Board. We will soon be looking for candidates to run for directors and officers at BCAR. If you have an interest in politics, giving back to your profession, or bringing about positive change we want to hear from you. Our local board depends on committed volunteers and with all of NAR's upcoming required core standards we need dedicated members to step up.

One of the mandatory core standards is REALTOR® Advocacy. Each association will be required to distribute information from NAR regarding the value of investing in and the benefits received from each member's participation in the PAC. Our fair share RPAC contribution is \$15.00 per member, currently we have about a 10% participation rate. When you give to RPAC you increase the visibility of REALTORS® among lawmakers, you help to educate elected officials on critical issues within our industry and you protect your business. (Contributions are not tax deductible and are voluntary).

Also, within the Advocacy component, each association must demonstrate their participation in Calls for Action. If you do not already routinely participate in Calls for Action please consider making this a part of your business routine. Karen will be forwarding these Calls for Action out to the membership to increase our local response. Thank you all in advance for stepping up!

~~Lastly, call the board office to get your BCAR Family Day Pirate tickets. Game day is August 10<sup>th</sup> at 1:35 pm and tickets are \$22.00. Every Sunday is Kids Day at PNC Park, kids will receive a Pirates Ice Cream Bowl and will get to run the bases. ORDER AND PAY FOR YOUR TICKETS BY JULY 10<sup>th</sup>.

Blessings from your President,  
Leslie Chaklos



# **BCAR FAMILY DAY AT PNC PARK**

Join us on Sunday August 10th as the Pirates host the Padres. Every Sunday is Kid's Day at PNC with activities outside the park prior to the game and after the game, kids get to run the bases! Kids also receive a Pirate Ice Cream Bowl.



Date: 8/10/14

Time: 1:35 pm

Ticket Price: \$22/ticket

Section: Outfield Reserved (139-147)

Contact the BCAR office to get your tickets.  
at 724-774-4126.

**GO BUCS!**

Order and pay for your tickets by July 10.

## Community Service for July

Please join us **Tuesday, July 22** to **serve a meal** at **Manna in Aliquippa**. We are looking for volunteers to help us prepare the food and serve approximately 120 people.

### Menu:

Salad (and dressings), Rolls, Meat loaf, Green beans, Potatoes, Desserts

The food will need to be at House of Prayer fellowship hall between 4-4:15. We will begin serving at 5:30pm. Please let us know if you will be able to join us on the 22<sup>nd</sup> to help serve. We also need help in making the delicious food to serve. Please choose an item to prepare from the list above.

<http://www.hoplutheran.org/manna/>

Manna's physical address: House of Prayer Lutheran Church at 2100 Irwin Street, Aliquippa, PA 15001. Partners serving the meal can enter House of Prayer on the 21<sup>st</sup> Street side. This entry brings you directly into the Fellowship Hall, which is the most direct route in which to carry in your food. If you have any questions, contact Kelly Scott at Howard Hanna 724-775-5700.

## CODE OF ETHICS

**Article 10: REALTORS® give equal professional service to all clients and customers irrespective of race, color, religion, sex, handicap, familial status, or national origin.**

Welcome of new members: **Joyce Snodgrass** – Beaver Valley Realty; **Mary Briancesco** and **Angela Eck** – Berkshire Hathaway, Beaver; **Sandra Odlund** – C/21 Frontier Realty; **Diane Wheeler** – Coldwell Banker, Moon Twp; **Terri Witkosky** – Howard Hanna, Beaver; **John Gates** – Howard Hanna W Sub; **Steven Nicholson** – Northwood, Airport; **Melody Logoyda**, **Stephanie McCracken**, and **Pamela Miller** – Northwood, Beaver; **Diane Smith** – Northwood, Cranberry Twp; **Dadria Dixon** – RE/MAX Select, Monaca.

Reactivated: **Lynn Senka** – Coldwell Banker, Cranberry Twp

Secondary Membership: **Roger Dolanch** – Century 21 Frontier

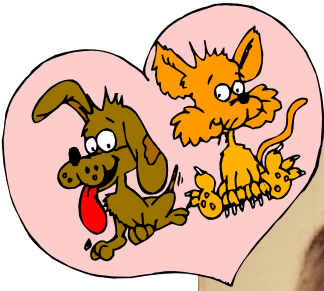
New Affiliate: **CutCo Closing Gifts** 716-359-5709 Brett Martinsen  
742 East 37th Street Email: martinsenbrett@gmail.com  
Erie, PA 16504

Affiliate Changes: James Media has changed their name to **JMAS Enterprises, LLC**. Their new address is 431 Third Street Beaver, PA 15009. They now offer a Federal Express Shipping Center.

Condolences to **Bev Pietrandrea** of Bovard Anderson and family in the passing of her father. To send Bev a card her address is 107 Fernwood Drive, Beaver, PA 15009.

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

## DONATION GIVEN TO BEAVER COUNTY HUMANE SOCIETY



Pictured from L to R: Susan Sallier—Director at Humane Society, Peg Matuza—Union National Mortgage, Kelly Scott—Community Service Chair, Dave Sinclair and Rich Masucci—Broker's Settlement.

The month of May our Community Service Committee took donations for the Beaver County Humane Society. Brokers Settlement and Union National Mortgage donated a \$100 Gift Card to Petco's to be raffled off. They presold tickets and then sold tickets at the Night at the Races. They raised \$400 and it was donated to the Humane Society. Thank you to all involved!!!!

### 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**.



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## 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 [Organizational Alignment Core Standards](#), a set of requirements that fall into six categories:

1. 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.
3. 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.)

### WHAT IS RPAC?

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.

## CIPS Designation

(Certified International Property Specialist)

RAMP (Realtors Assoc of Metro Pittsburgh) is offering for the very first time a CIPS Designation five day course December 1-5, 2014. This is a triple dip. Receive your designation, 2 broker credits and your 14 hours of CE for the 2014-2016 cycle in one amazing week. The cost for the week is an incredible \$559. If taken separately the cost would be \$300 for the broker credits, \$160 for CE, and \$650 for the designation saving you \$551.00.

To register call Mary Lynne or Eileen at 412-561-2682  
or register online at [www.rampschool.com](http://www.rampschool.com)

## Looking for your NRDS #

Go to our website [www.mybcar.com](http://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 #.



## BCAR Yearbook

The association received many calls about the BCAR Yearbook. Now we are looking for volunteers to get a committee together to help with this endeavor. We need help with contacting each real estate office and affiliates, type setting the book, and pricing out this publication. Let me know if you would be interested at 724-774-4126. Many hands make light work!!



### CALENDAR OF EVENTS

July 9th Purchase Pittsburgh Pirate Tickets

August 10th Pirate Baseball Game

August 14th Next Affiliate Meeting

October 15th Steak Gate at Two Mile Run Park

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

## Community Service Monthly Collection for Local Charities

JULY—Serve meal at Manna Project in Aliquippa

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



## 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](mailto:dbaker@homesavings.com)



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## **WE NEED YOU!!!!**

It is that time of year to start thinking about The Beaver County Association of REALTORS® annual election of new officers and directors. If you are interested in getting involved call the association office at 724-774-4126 to get an application.



### **Affiliate Sponsored Round Table**

The affiliates are once again sponsoring the Round Table, which is an educational event for REALTORS. The topics chosen relate to the real estate industry. It could be new changes or hot topics. The affiliates ask the REALTORS what they want to hear about. This event is being planned in September. Watch for more details. If you have a topic of interest, please call the association office at 724-774-4126 and that information will be shared with the affiliates. If you have never attended this event, be sure to put it on your list of things to do!!!

### **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!!!!

### **PENN STATE BEAVER REAL ESTATE CLASSES**

**R EST 5016 Real Estate Fundamentals**  
Mondays & Thursdays  
September 22—November 10, 2014  
6:00—8:00pm  
Fee \$250.00

Register online at  
[www.br.psu.edu.CE/profdev.htm](http://www.br.psu.edu.CE/profdev.htm)

**R EST 5017 Real Estate Practice**  
Mondays & Thursdays  
September 22—November 10, 2014  
8:15—10:15pm  
Fee \$250.00

Call 724-773-3700

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

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	2 mile park	N/A	N/A	Kids - Pressley Ridge
July 22, 2014	Dinner	Community Service Manna 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 lchaklos@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 Service Plus Award

Earn 1 Point for each BCAR function attended in 2014

Earn 2 Points if you Chair a BCAR Committee in 2014

Earn 1 Point if you are a BCAR Committee member for 2014

Earn 2 Points if you are a BCAR Officer in 2014

Earn 1 Point if you are a BCAR Director for 2014

Earn 1 Point if you actively participate in a community service organization in 2014

Affiliates: Earn 1 Point for each affiliate meeting attended in 2014

	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	
	<b>2014 BCAR Events</b>		
	Fair Housing Seminar	4/3/2014	
	Inner Fire Seminar	4/22/2014	
	YMCA Breakfast	5/6/2014	
	<b>Membership</b>		
	BCAR Officer		
	BCAR Director		
	Committee Chairperson		
	Committee Member		
	Community Service Organization		
	<b>Affiliate</b>		
	Monthly Meetings		
		<b>TOTAL POINTS</b>	



## 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

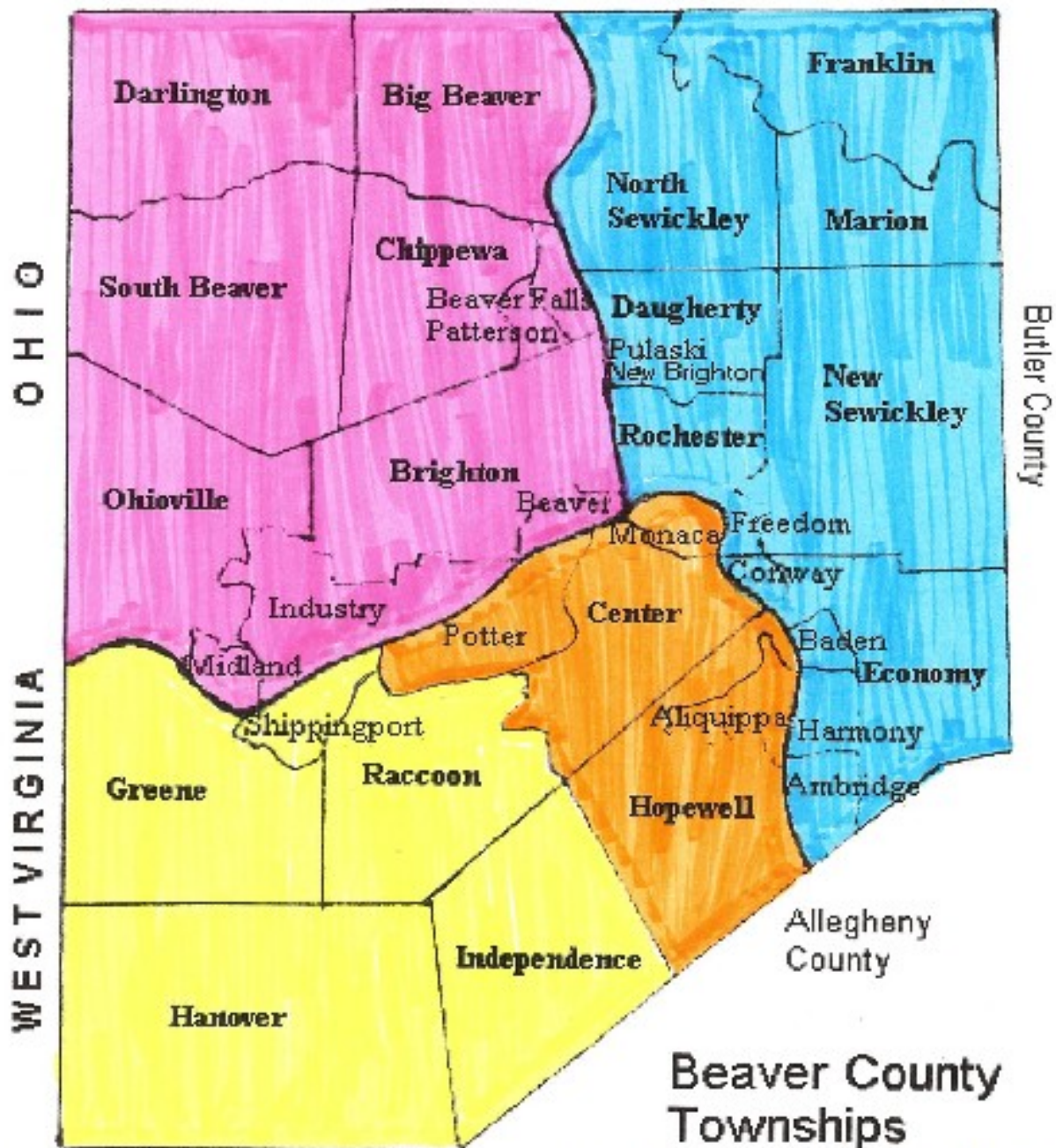
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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



Beaver County Townships

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

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### RITE RUG DIRECT

Phone: 412-926-3321

**Representative:** Mike Nicholas

**Serve** Pittsburgh and Surrounding Areas

**Products/Services Offered:** In today's competitive real estate market, first impressions are everything. If your client's home could use an update or fresh look, call Rite Rug Direct Mobile Showroom. Choose from a selection of value priced carpets, hardwoods, laminates/vinyls and tiles. Quick installs on in stock products.

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### STEWART TITLE

Phone: 412-808-1084

**Representative:** Michael Franko

**Serve** National coverage

**Products/Services Offered:** Commercial and Residential Title Insurance

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### T.A. CLOSING NETWORK

Phone: 800-899-1051

**Representatives:** Janet Sittig and Shawn Callaghan

**Serve** All of Pennsylvania, also cover OH, NJ, DE, NY, MD, DC, FL, and VA

**Products/Services Offered:** T.A. Closing is a subsidiary of Title Alliance, Ltd. which began operating in 1948. We are a full service title insurance agent interested in working with all parties to have a successful closing. We achieve this by providing fast, accurate commitments & title clearing, constant communications, and No added closing fee (in PA during normal business hours)

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### UNION NATIONAL MORTGAGE COMPANY

Phone: 412-726-7708

**Representative:** Margaret Matuza

**Serve** Pennsylvania

**Products/Services Offered:** FHA, VA, Conventional, ARMS, JUMBO, USDA

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