

The REALTOR® REPORT

President's Message

All local associations must have a Government Affairs Director in order to be in compliance with NAR's Core Standards. Currently BCAR utilizes the services of Veronica Cardello through PAR's Field Rep Program.

Initially this program came without any cost to our association. At the PAR Winter Business Meetings, we were informed that PAR would be instituting an assessment for this program at \$5 per member beginning in 2019. This assessment will escalate to \$10 in 2020 and \$15 in 2021, at which time PAR will re-evaluate the cost.

After careful review and consideration, the BCAR Board voted at our April meeting to absorb the cost of this assessment for 2019 by making shifts in our budget rather than passing along the increase in 2019 Local Dues to our membership. We are happy to provide another great benefit to our REALTOR members!

Lorraine Ross
2018 BCAR President
 724-624-4528

UPCOMING EVENTS

May 9@9am—BOD Meeting,

Huntington Bank Bldg. Room 208

May 16@9am—**REALTOR Round Table**

First Presbyterian Church, Beaver

May 18@9:30am-Affiliate Meeting

Huntington Bank Bldg., Room 208

May 23 8am@Noon **Smart Growth Course**

Fairfield Inn, Monaca

June 4-6 PAR Business Meetings, Harrisburg

June 20 6:30-8:30 pm-REALTOR Bowling-Mania

Sheffield Lanes, Aliquippa

July 4—Midland Parade

SAVE THE DATE - OCTOBER 4 BCAR MYSTERY EVENT



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2018 Officers & Directors

President:	Lorraine Ross
Pres. Elect:	Beverly Pietrandrea
Secretary:	Denise Molchen-Donnelly
Treasurer:	Sherman Hostetter
Directors:	Jeff Ammerman
	Ruthanne Belus
	Lori Mikula Bianco
	Ernie D'Achille
	Silvia Kazas
	Cindy McConnell
	Pamela Miller
	Jeanie Parrish
	Leslie Pazur
Immediate Past-Pres:	Bob Williams
Affiliate Director:	Debbie Bianco
Association Exec:	Rose DeWeese





SOUTHWEST FIELD REPORT

The Field Report is published by the PAR Field Program which provides 28 local associations across the state with government affairs representation.

Veronica Cardello— vcardello@parealtor.org

Call-to-Action: Contact your legislators now – House Bill 1981, introduced by Reps. Ryan Bizzarro (D-Erie) and Rosemary Brown (R-Monroe), passed the PA House Urban Affairs Committee recently. Senate Bill 1066, introduced by Wayne Fontana (D-Allegheny) and Bob Mensch (R-Montgomery), is slated for a committee vote in the coming weeks. But we still have a long way to go to make first-time homebuyers savings accounts a reality in Pennsylvania.

Breakfast with U.S. Rep. Keith Rothfus – A breakfast sponsored by Comcast, Heritage Valley Health Systems and **BCAR** was held with Rep. Keith Rothfus. Rothfus gave an update on federal issues that concerned infrastructure, jobs, data safety and information security. Audience members asked questions to the congressman and provided feedback on the effects each topic has in the Beaver County area.



Pictured: Lorraine Ross, president of Beaver County Association, with Congressman Keith Rothfus.

Smart Growth for the 21st Century – In an effort to advocate on behalf of smart growth principles, the **Beaver County Association, Butler County Association, Greater Allegheny-Kiski Area Board and Realtors® of Westmoreland, Indiana & Mon Valley** are hosting NAR's Smart Growth for the 21st Century course. The course focuses on existing assets of the community, the long-term implications of various development patterns and their fiscal impacts. Attendees will include Realtors®, municipal officials, county officials, revitalization groups and state legislators. Realtors® needing continuing education credit will be able to receive four credit hours. Strategies being taught are how to introduce smart growth principles into their communities and county/municipal comprehensive plans. If you would like to register for one of these events, please contact me at vcardello@parealtor.org.



HELP PENNSYLVANIA'S COMMUNITIES THRIVE WITH
FIRST-TIME HOMEBUYERS SAVINGS ACCOUNTS

Please contact your legislators NOW and show your support for Pennsylvania's communities and homebuyers!
Visit www.firsthomepa.com and TAKE ACTION!

BEAVER COUNTY ASSOCIATION OF REALTORS®
BCAR AFFILIATES PRESENT

2018
REALTOR® ROUND TABLE

You asked for it...
Appraisals
Home Inspections
Lenders &
So Much More!

50/50 Raffle
Lottery Tree
2019 REALTOR® Local Dues Gift Voucher
Must be present to win!

Wednesday, May 16, 2018
Registration: 8:30 am \$10.00 – Pre-registration required!
First Presbyterian Church of Beaver, 252 College Ave.

Breakfast Menu includes:
Scrambled Eggs * Bacon * Sausage * Home Fries * Biscuits
Coffee * Juice

RSVP: bcar3@mybcar.net * 724.774.4126
by Wednesday, May 9, 2018

The Beaver County Association of REALTORS® presents...



Breakfast Included
\$10 General Admission
\$15 additional if CE is needed

Date/Location
Wednesday, May 23, 2018
8 am – 12 noon
Fairfield Inn
1438 Brodhead Rd
Monaca PA 15061



By the end of this class, you should be able to:

- Describe and discuss the 10 key principles of smart growth
- Compare smart growth precepts to other planning approaches in use
- List how smart growth benefits various constituencies
- Conduct a compelling conversation that explains and advocates implementation of smart growth policies

Acquire the knowledge and tools needed to make our community a better place to live, work, play and do business.

Register by contacting the Beaver County Association of REALTORS® at bcar3@mybcar.net or 724-774-4126 by May 16, 2018

BCAR Affiliates present



**REALTOR®
BOWLING-MANIA!**

When: Wednesday, June 20 ~ 6:30 – 8:30 pm

Where: Sheffield Lanes, 818 Racoon St., Aliquippa

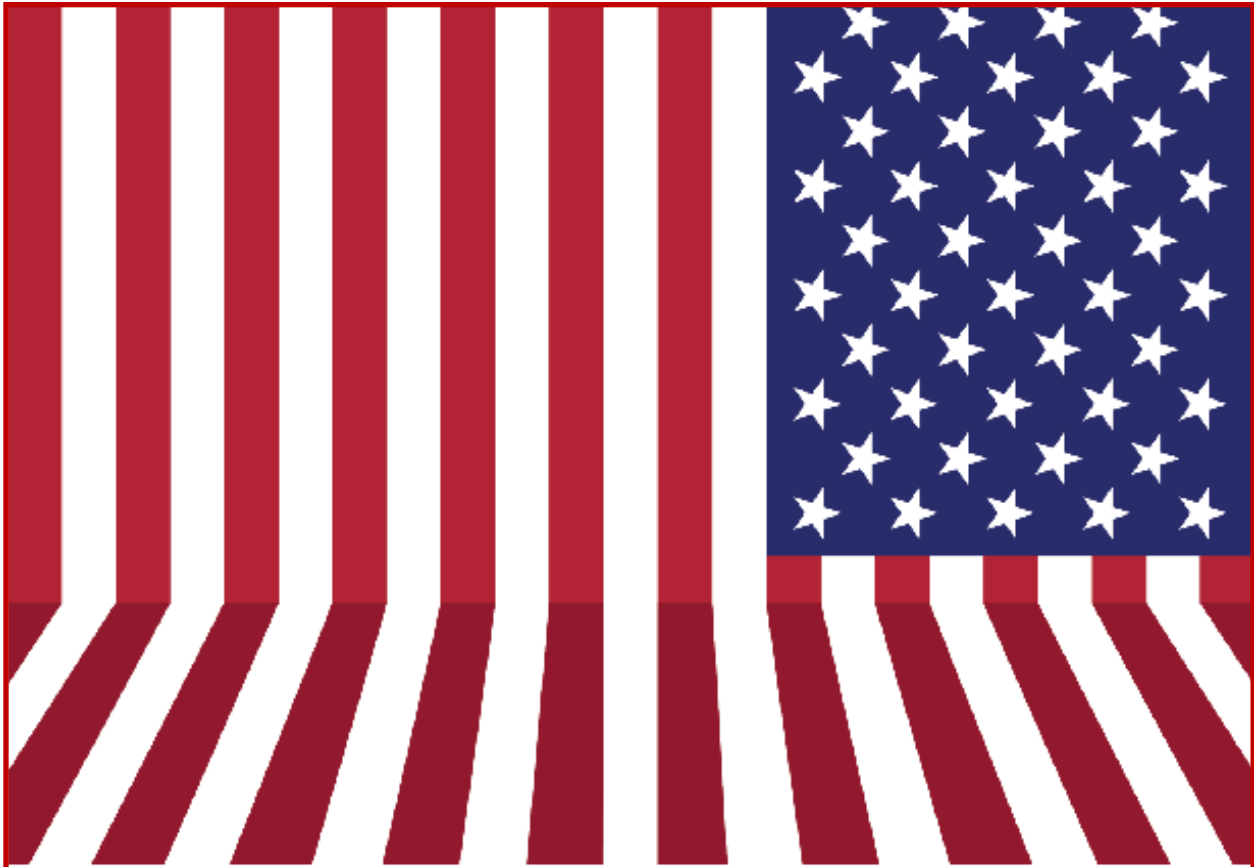
\$25.00 Registration includes

- **2 hours or 2 games (whichever comes first)**
- **Pizza, Wings, Hoagies, Water & Soda**
- **Shoes**

RSVP by Friday, June 1
724.774.4126 or bcar3@mybcar.net







Midland 4th of July Parade

Climb on board the BCAR Float!

Meet us at 8:00 am at the far end of Midland that day to decorate.

Parade starts at 10am

Wear your company colors and throw candy along the one-mile route!

Call Rose DeWeese if you want to bring your Step In Sign (**\$25 per sign**)



MANDATORY BIENNIAL CODE OF ETHICS TRAINING! DUE DECEMBER 31, 2018

The National Association of REALTORS® requires that ever two years REALTORS® MUST complete Code of Ethics Training. The current compliance cycle is January 1, 2017 through December 31, 2018. Some of you may have taken this as Continuing Ed. If you have taken the Code of Ethics Training that was not sponsored by BCAR then please be sure to supply Rose DeWeese at the association office with a copy of your certification.

How can you complete your mandatory ethics requirements?

If you have not taken Code of Ethics as Continuing Ed or received it in New Member Orientation then please review the information below as to how you can complete this mandatory requirement.

- Online Training Course at The CE Shop, www.mybcar.theceshop.com
- Take the online CE or Non-CE version through NAR at:
<https://learninglibrary.com/COE/A/HOME?affiliateId=10868&affiliateId=10868>

Any questions? Please call 724.774.4126

Enjoy 20% off through the month of May on all CE courses

Purchase your online real estate education with The CE Shop

promo code: MAY20

The CE Shop

The CE Shop

Continuing Ed deadline is right around the corner. The CE Shop offers the MANDATORY Rules and Regulations course as well as The Code of Ethics. Use Promo Code **MAY20** for a 20% discount and put your licensing requirements behind you **NOW!**

BCAR WEBSITE

Did you know that you can find the following info at www.mybcar.com?

- **A bio that YOU create!**
- **A picture that YOU download!**
- **Upcoming Continuing Education**
- **Our monthly newsletter, *The Realtor® Report***
- **BCAR Calendar of Events**
- **AFFILIATE and REALTOR Directories**
- **Legislative Updates and Voting Locations**
- **And so much MORE!!!!!!!**

REALTORS® can log in by using your Real Estate License number as your username AND your password (be sure to use all capital letters). After you login you can change your username and password if you prefer.

AFFILIATES can log in by using the first name of the main representative for the username and the last name of the main representative for the password.



WE Did IT! 2018 RPAC Goal

Thanks to YOU BCAR made history by reaching our RPAC goal for the first time. EVER!

Congratulations to Mary Demas and Cindy McConnell for winning the Amazon Gift Cards

Special Thank you to
Todd Umbenhauer, PAR President
Veronica Cardello, PAR Field Representative
Jeannie Prescan & Leslie Chaklos, RPAC Committee



Lorraine Ross
Beverly Pietrandrea
Robert Williams
Ruthanne Belus
Pamela Miller
Arax Hovesejian
Cheryl Hartle





REDUCING THE COST OF HOMEOWNERSHIP

Huntington is passionate about the growth of our communities as well as doing the right thing. This is why we are waiving our lender closing costs for borrowers purchasing or refinancing a home in a low- to moderate-income area. Reducing the cost of homeownership is one way we are making a difference.

Eligible Properties

The property must be located in one of Huntington's Assessment Areas. It must also be designated as a low- or moderate-income census tract by the FFIEC (Federal Financial Institutions Examination Council).

Eligible Products

Any Huntington mortgage product can qualify. Of course, standard borrower qualifications, financing guidelines and property type eligibility will apply.

Fees Waived

The term "lender closing costs" means fees normally charged by Huntington.* This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

For more information, please contact:

William Stouffer

Loan Officer

NMLS ID: 126079

671 Third Street

Beaver, PA 15009

p - 724.561.1033


c - 412.863.1524

William.P.Stouffer@huntington.com



*The term does not include charges by other parties, such as those for property taxes, transfer taxes, property insurance, flood insurance, mortgage insurance, owner's title insurance, guarantee fees, bond fees, state revenue stamps, city revenue stamps, seller concessions or cash back to the borrower.

All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions and loan programs are subject to change without notice. Other terms, conditions and restrictions may apply.

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(11/15)



Feel better! Work with an FNB mortgage expert.

We understand the complications physicians face every day, so we've created a specialized mortgage program developed exclusively for professionals who hold an M.D., D.O., D.D.S., D.V.M. or D.M.D. degree. We'll work within your busy schedule, and our streamlined process lets you concentrate on what matters most: Your patients, your practice and the challenges of everyday life.

- **Up to 100% financing available with no Private Mortgage Insurance (PMI)**
- Purchase, refinance or new construction
- No title insurance required on mortgages up to \$500,000
- Mortgages up to \$1 million available
- **Fixed rate mortgages up to 30 years**
- **Adjustable rate mortgages also available**
- **Second homes also qualify!** (not available for investment properties)

Fallen in love with your dream home and want to make it a reality? We're ready to help make it happen, so let's get started today!



First National Bank

Harry R. Wargo
AVP/Senior Mortgage Loan Officer
NMLS # 792055

202 Devine Drive
Wexford, PA 15090

office: 724-778-3094
fax: 724-840-8706
cell: 724-272-3000
email: wargo@fnb-corp.com

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Cell: 724-513-5698

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FAX: 724-772-2090
email: chris@ourfirstchoice.com




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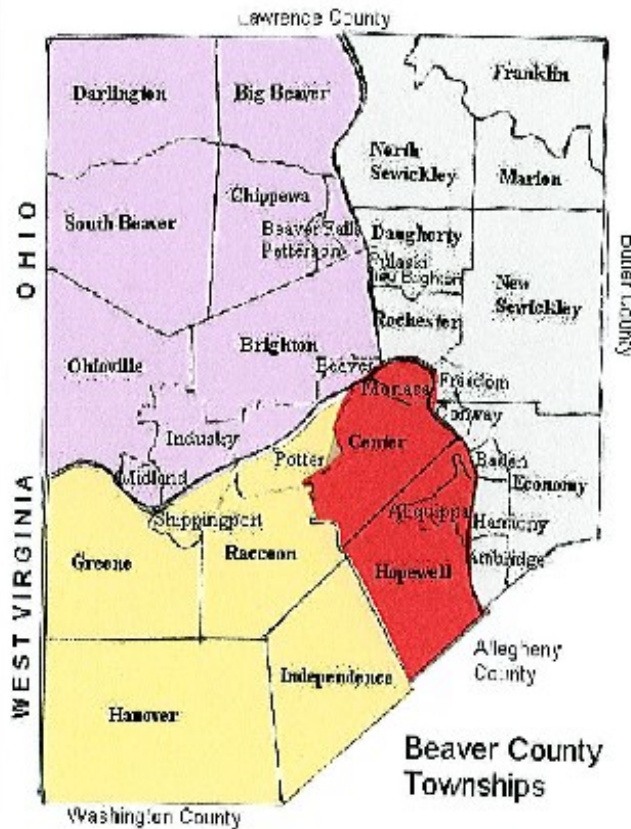
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BEAVER COUNTY REALTOR® TOUR



The Beaver County REALTOR® Tour is every Tuesday 10:00 am – 12:00 pm.
The tour is broken up into zones as follows:

- **1st Tuesday of the month**
- **2nd Tuesday of the month**
- **3rd Tuesday of the month**
- **4th Tuesday of the month**

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 **NO LATER THAN NOON ON MONDAYS** and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the area your listing is located.