## THE REALTOR REPORT

#### March 2017

#### PRESIDENT'S LETTER

## 2017 Officers and Board of Directors

**President:** Bob Williams

**President-Elect**: Lorraine Ross

**Secretary**: Judy Plakosh **Treasurer**: Ruthanne Belus

**Directors**: Lori Bianco

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Jeanie Parrish

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#### **Immediate Past-President**

Bridget Wysocki

Affiliate Director:

**Emily Kutzavitch** 

**Association Executive:** 

Rose DeWeese

#### **March Highlights**

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Lets start off by saying congratulations to all the production award winners for 2016. Everyone who changed the lives of a buyer or seller, I congratulate you.

Remember these words and live by them.

I am the voice of real estate.

I will make it happen, or wonder what happened.

If it's meant to be, it's up to me.

Additional congratulations to Pat Boylan, 2016 REALTOR® of The Year and Ted George, Affiliate of the Year, both have served our association well. Give them both a well-deserved "Way to go!" the next time you converse.

Well the ground hog saw his shadow so six more weeks of winter. I must tell you being wrong is great for all of us. Temperatures in the 60's and 70's has really spawned the start of the home buying season.

What are you doing to market your self? What is your brand? Looking ahead to the April BCAR meeting we will be offering tips to make you more successful in your quest to be the TOP in your field. Sign up now to attend by calling or emailing the Association office.

Last month in the newsletter we referenced the new ACT 133. Please take the time to review and add it to your memory bank. Your State Legislative Committee worked hard to have this Act signed by the Governor and enacted into law. Want to get involved in the process of Local Government? Join one of your municipal commissions. Key representation is needed on local Planning, and Zoning Boards.

#### Remember you are the **VOICE OF REAL ESTATE**.

Be involved and be informed.

Please support all of the Affiliate members of our Association we have included the updated list of members.

Make it a great month!

Bob Williams President 2017



#### GOVERNMENT AFFAIRS CORNER

I was able to attend the Beaver County Association of Realtors Instillation event and had a great opportunity to meet and converse with many Realtor members.

State House Bill 1437 was officially signed into law and is now known as Act 133 of 2016, which took effect January 2, 2017, amends the Municipal Code and Ordinance Compliance Act (MCOCA), originally enacted as Act 99 of 2000. This act will prohibit municipalities from denying use and occupancy certificates based on the results of a point of sale inspection. Some municipalities were inappropriately withholding or impeding U&O certificates, leading to some real estate transactions being postponed or cancelled due to minor property maintenance violations. Act 133 is a tremendous legislative victory for PAR. We want to thank everyone who participated in our call-to-actions on this bill. We had over 13,000 messages to legislators from Realtors® that helped ensure its passage. For details and FAQ on ACT 133 please visit: https://www.parealtor.org/for-members/legal/municipal-code-and-ordinance-compliance-act

We had our first regional test of Act 133 in Beaver County. Rochester Borough was not allowing a property to close over minor violations that could be fixed for a few hundred dollars. We were able to provide them with the legislation and convince them to allow the property sale. Some municipalities can be slower to adapt to new legislation than others. If any REALTOR members encounter a municipality that is not complying with the new act please let us know so we can take appropriate action.

In local news, hearings were held in Vanport in conjunction with the EPA in regards to elevated levels of chemicals being found in the local water supply. Over fifty residents were in attendance to voice their concerns. We will continue to monitor this story.

Please contact us with any questions or concerns about the above material or if any local/county government issues are facing you or your customers.

Regards,

Matt Vermeire Government Affairs Director MattV@RealtorsPGH.com



#### **CODE OF ETHICS**

Article 7

REALTORS® receive compensation from only one party, except where they make full disclosure and receive informed consent from their clients.



# GENERAL MEMBERSHIP MEETING

WHEN

**Friday, April 7, 2017 9:00 – 11:00 am** 

WHERE

# First Presbyterian Church

252 College Ave. Beaver PA 15009

FEATURING · Kathy McQuilkin, PAR President & Lynn Knapko District 10 VP · RPAC Raffle · Door Prize · Breakfast

www.mybcar.com

#### **RSVP**

724.774.4126 bcar3@verizon.net

#### AT THE DOOR

\$10

#### HIGHLIGHTS

REALTOR Branding Importance of RPAC And Membership



Beaver County Association of REALTORS®

"The Voice of Real Fstate"

#### **UPCOMING EVENTS**



- March 8 @ 9:00am BOD Meeting, Huntington Bank Conf. Room
- March 17 @ 9:30 am Affiliate Meeting, Huntington Bank Conf. Room
- March 22 Reservations for April General Membership Meeting due
- March 29 Professional Standards Training in Meadeville
- April 7 @ 9:00 General Membership Meeting ~

First Presbyterian Church, Beaver

April 18 Manna Dinner ~ House of Prayer, Aliquippa

#### WELCOME NEW BCAR MEMBERS

**Primary Members:** Katie Lechene-Berkshire Hathaway-Beaver

Emily Wodusky-Berkshire Hathaway-Moon Herma Stewart-Neighborhood Realty Services

Rhoda Bresz & Randy Buffington-Northwood-Beaver

**Alyssa Young-**Northwood-Cranberry **Lori Bruce-**Howard Hanna-Chippewa **Stephen Schoppe-**SWC Properties

Switched Members: Mary Kukich-Howard Hanna-Seven Fields
Secondary Members: Sally Greathouse-Century 21, Chester WV

New Affiliate Members: Steri-Clean Pittsburgh-Rachel Cline & Molly Suehr

2750 Constitution Blvd., Beaver Falls, PA 15010 Tele: 724.516.4000 Email: rcline@steri-clean.com

First Choice Mortgage Services-Linda Martin & Chris Healy

1160 Dutilh Rd., Suite 100, Mars, PA 16046

Tele: 724.772.2022 Email: linda@ourfirstchoice.com

Paul Davis Restoration & Remodeling-Tracy Kelosky

880 Mercer Rd., Beaver Falls, PA 15010

Tele: 724.758.6540 Email: wnpa@pauldavis.com

\* \* \*

#### **Member Updates**

Condolences to **Lori Mikula Bianco** (RE/MAX Select, Center) and family for the loss of her father. Congratulations to **Tammy Loftus** (Berkshire Hathaway, Moon) for receiving her e-Pro designation.

Beaver County Association of REALTORS®

# Community Service Manna Dinner



Where: House of Prayer

2100 Irwin St.

Aliquippa PA 15001

When: Tuesday, April 18

Time: 5:00 - 7:00 pm

Please give of your time or send a donation to help support this worthy cause. Our Community Service Projects reflect BCAR's commitment to the families and neighborhoods where we work. Please call 724.774.4126 to add your name as a Volunteer or make a donation. THANK YOU!



#### CONGRATULATIONS!

Beaver County Association of REALTORS® held its annual Installation & Awards Banquet on Thursday, February 16<sup>th</sup> at The Club at Shadow Lakes.

Bob Williams was installed as the 2017 President by Abe Wagner.

Special Recognition was given to Pat Boylan as the 2016
REALTOR® OF THE YEAR

and

Ted George was celebrated as the 2016 AFFILIATE OF THE YEAR

Special thanks to the generous sponsors of our event:

American General Services
RE/MAX Select Realty

Gregory J. Peluso, Heritage Security & Service Co., Inc.
Hancock County Savings Bank FSB
Beaver County Times

Berkshire Hathaway Home Services-The Preferred Realty, Beaver Office Commonwealth Real Estate Services, LLC

Farmers National Bank

**Howard Hanna** 

Northwood Realty Services
West Penn Financial Service Center
J.L. Camp Inspection Services, Inc.

Oxford Realty

Town Center Associates
Housemaster Home Inspections
RiteRug Direct

Read on for the list of Sales Award Winners.

## **Congratulations**

Listed below are the 2016 Sales Award Winners from our association. Congratulations to everyone!



#### **INDIVIDUAL RESIDENTIAL**



#### 1 MILLION

Amanda Barbano	Northwood
Michael L. Miller	SWC Properties
Ruth Cattivera	Howard Hanna
Judy Cleary	Berkshire Hathaway
Caltlin Schreiber	Howard Hanna
Susan Ivey	Berkshire Hathaway
Dena Barker	Howard Hanna
Silvia Kazas	Howard Hanna
Judy Plakosh	Howard Hanna
Wendy Wallace	Howard Hanna
Michelle Tireno	Northwood
Frank Stefura	Howard Hanna

#### 1.5 MILLION

David Wojtlowski	Howard Hanna
Theresa Master	Berkshire Hathaway
Michelle Stringer	Northwood
Bruce Feming	Bovard-Anderson
Denise Molchen-Donnelly	Howard Hanna
Janis Ford	RE/MAX Select

#### 2.5 MILLION

Gretchen Kelly	Howard Hanna
Rhonda Sheerer	RE/MAX
Jessica Farinelli	Howard Hanna
Mary Briancesco	Berkshire Hathaway
Joyce Deffenbaugh	Berkshire Hathaway
Karen Morrow	RE/MAX Select
Debbie Sample	Berkshire Hathaway
Mark Gulla	RE/MAX Select

#### 3 MILLION

Randy Forner	Berkshire Hathaway
Tammy Romesburg	Coldwell Banker
John Gates	Howard Hanna
Betty Patterson	Howard Hanna

#### 3.5 MILLION

Bridget Wysocki	Howard Hanna
Christine Sandusky	Howard Hanna
Janeen Agudio	Howard Hanna

#### **4 MILLION**

2 MI	LLION	Pat Whigham	Coldwell Banker
Pattie Noah	Howard Hanna	Michelle Branham	Howard Hanna
Nora Janicki	Northwood	Jane Strano	Howard Hanna
Peter Bakertges	RE/MAX Select	Leigha Peters	RE/MAX Select
Laura Crawley	Howard Hanna	Kathy Green	RE/MAX Select
Leslie Chaklos	Northwood	Joanne Gennaro	RE/MAX Select
Rachel Kerr	Howard Hanna		
Lori Mikula Bianco	RE/MAX Select	4.5 N	<b>/IILLION</b>
Mary Kay Marburger	Howard Hanna	Laurel Rae	RE/MAX Select
Stephanie Ramer	Howard Hanna	Leslie Pazur	Berkshire Hathaway
Yvonne Goff	Howard Hanna	Karen Hutman	Howard Hanna
Jean Randza	Berkshire Hathaway	Susan Daniel	Howard Hanna
Biba Circle	Howard Hanna	Tracy Dewit	Coldwell Banker
Janet McDonough	Northwood		
Jill Dehart	Bovard-Anderson		

#### **Congratulations**

Listed below are the 2016 Sales Award Winners from our association. Congratulations to everyone!

#### **5 MILLION**

#### INDIVIDUAL RESIDENTIAL SALES WITH ASSISTANTS

Amy Logan	RE/MAX Select	Jan Livingston	Berkshire Hathaway
-----------	---------------	----------------	--------------------

Pam Keczmer **Howard Hanna** Dawn Foster Northwood Beverly Pietrandrea Bovard-Anderson Matt Ohlsson Coldwell Banker

Mary Anne Peluso **Town Center Associates** 

Jeanne Bendick Northwood

#### **TEAM RESIDENTIAL**

5.5	MILLION	Brenda & John Petkunas	Howard Hanna
Charles Dobish	RE/MAX Select	Scott & Tabitha Fosnot	RE/MAX Select
Stefani J. Jazudek	Coldwell Banker	Jeff Ammerman & Stephanie Muntean	RE/MAX Select

**Brooke & Michael Witterman RE/MAX Select 6 MILLION** Lynn Peterson & Nancy Kristian Berkshire Hathaway

Tina Rupp Coldwell Banker Gia Albanowski Berkshire Hathaway **Rob Dutcher RE/MAX Select** Michael Reed & John Shutey Berkshire Hathaway

Kathryn Pfister Coldwell Banker Leah Wulster **Howard Hanna** 

Rita Brimmeier **RE/MAX Select** 

#### **COMMERCIAL SALES**

**7 MILLION** Elaine M. Savoldi **Town Center Associates** 

Melinda McKee **RE/MAX Select** Hal Martin **Howard Hanna** 

> Tracie Eckel-Ward **Bovard-Anderson**

9 MILLION

Melissa Gulla **RE/MAX Select** Angela Peluso **Howard Hanna** 

#### **NEW CONSTRUCTION**

11 MILLION Corey Olszanski & J Gradwell **Bovard Anderson** 

Coldwell Banker John Perry

Thanks to everyone who made the day special for our association!

#### The Banquet Committee

Lisa Dowling Beverly Pietrandrea **Ruthanne Belus Bob Williams** Michell Stringer Lori Mikula Bianco

Northwood Realty-Airport office



# 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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#### The Sgt. Joshua J. Rimer Memorial Fund

Hello, my name is Shannon Fenton, sister of Sgt. Joshua James Rimer of the United States Army. On July 22nd, 2009, Joshua was killed in action in Zabul, Afghanistan. We are honoring his life and the lives of all who have faller by supporting those who have served and are still serving today.

On April 18th, 2015, we held our first Sgt. Joshua J. Rimer Memorial Walk in honor of Josh's 30th birthday. The event was a great success. With the help of people like you and the 400+ attendees, we were able to raise over \$22,000.

At this time, we are planning our second memorial walk along with a Chinese Auction, 50/50, food and bake sale. We are asking for donations from various establishments to use in the Chinese Auction or to help with the cost of the memorial walk itself. The Sgt. Joshua J. Rimer Memorial Walk will be held on Saturday April 29th, 2017 at the Green Valley Park in New Sewickley Twp. from 10:00 a.m. to 2:00 p.m.

We will be giving donations to Battle Buddies, an organization which helps veterans with post-traumatic stress disorder (PTSD), and The Yellow Ribbon Girls, a local organization who sends monthly care packages to troops serving outside the United States.

If you are able to help us in any way, it would be greatly appreciated. If so, you may contact me at <a href="mailto:sdf-array

We appreciate your time and THANK YOU in advance for any assistance that you can provide for our memorial walk.

Sincerely,

Shannon Fenton

#### Sponsor Levels

#### Package 1: \$500

\*Name Listed on the Back of the T-Shirt \*Yard Sign

\*Announced at the Event

\*Website Link on Event Page

"First 20 sponsors will be on the shirt"

#### Package 2: \$250

\*Yard Sign

\* Approunced at the Event

"Website Liπk on Event Page

#### Package 3: \$100

\*Announced at the event
\*Website Link on Event Page

Please complete and return with your payment and advertisement information. Thank you in advance for your support!

#### Donations must be received by March 20th, 2017.

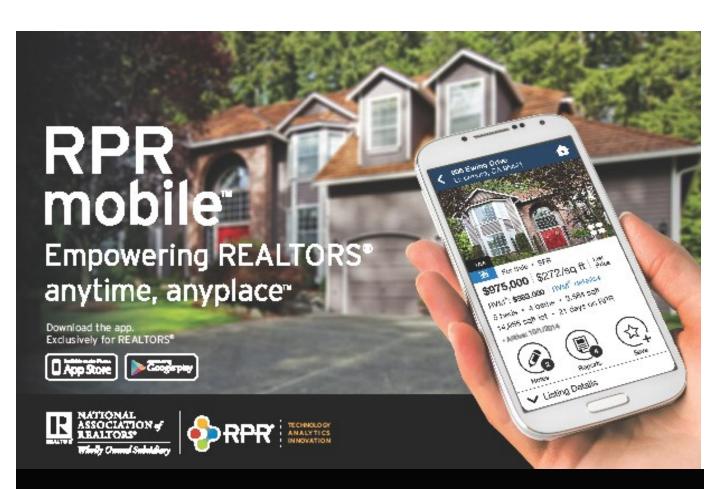
All contributors will be listed on the website.

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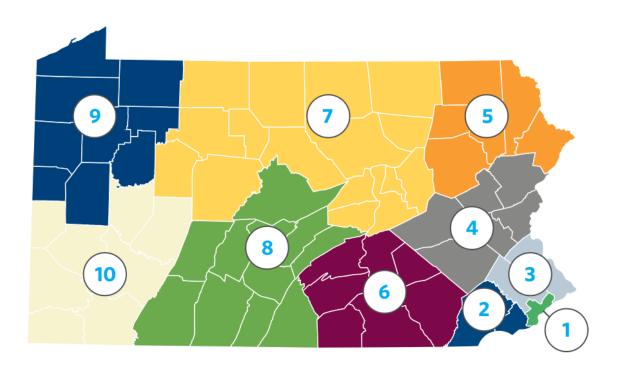




New to RPR? Open RPR mobile\*, and press "Create Account" to get started. RPR is an NAR member benefit.

#### 2017 UPDATE ON DISTRICT 10

Below is a map reflecting the 10 districts in Pennsylvania that are comprised of 40 boards across the state. Beaver County Association of REALTORS is now in District 10 along with Fayette, Greater Allegheny-Kiski, Realtors Association of Metropolitan Pittsburgh, Realtors Association of Westmoreland, Indiana and Mon Valley, Washington-Greene and Westmoreland West. For more information about other districts please go to www.parealtor.org.



#### **BIENNIAL CODE OF ETHICS**

REALTORS® are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time within two-year cycles. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®.

A new two-year cycle began January 1, 2017. The deadline for this cycle is December 31, 2018.



#### 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.



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# REALTOR® Membership Benefits

Benefits Offered to Both Primary and Secondary Members

#### ✓ 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

#### ✓ ADVERTISING DISCOUNT IN THE BEAVER COUNTY TIMES FOR

- Monthly Home Buyer's Guide
- Twice a Month Here's My Card
- Sunday Real Estate Showcase

#### **✓ AFFILIATE CONTRIBUTION**

- Education
- Holiday Beginnings
- ✓ MONTHLY NEWSLETTER

#### ✓ WEBSITE

mybcar.com

# Affiliate Membership 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

#### ✓AWARDS

· Affiliate of the Year

To become a member of the BCAR: 724-774-4126

**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.









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Richard Masucci Vice President of Sales and Marketing

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# BEAVER COUNTY ASSOCIATION OF REALTORS AFFILIATE LISTING

Company Name	Representative	Phone	Email
Acre of Beaver County	Carl Follmer/Penny Jones	724-277-6961	jonespt@comcast.net
AGChoice Farm Credit & Country Mortgages	Alyssa Sheppard & Kathy Hartzell	724-482-2173	asheppard@agchoice.com
All Realty Transfers	Sue Grady & Joseph Budicak, Esq.	724-847-4460	sue@allrealtytransfers.com
American General Service Corp.	John Fencil & Rebecca Larson	724-728-9507	agscbeaver@verizon.net
<b>Beaver County Times</b>	Debbie Bianco & Cyndi Metzler	724-775-3200	dbianco@timesonline.com
Brokers Settlement Services	Rich Masucci	412-322-4001	rmasucci@bsstitle.com
Cleaview Federal Credit Union	Tim Murtagh & Susan Moore	800-926-0003	tmurtagh@clearviewfcu.org
Deb Herman Marketing	Deb Herman	412-974-2971	deb@DebHermanMarCom.com
Design Inspirations	Kathleen Kirby	724-622-4934	dishades@comcast.net
ECA/ED Cline Appraisals	Ed Cline & Dave Moore	724-847-3211	appraisals@eca1.com
Excel Mortgage Group, Inc.	Mona Simmons & Bill Roorback	724-775-3090	mona@xlmortgage.com
Farmer's National Bank	Ted George & Pam Woodling	724-622-4162	tgeorge@farmersbankgroup.com
First Choice Mortgage Services	Linda Martin & Chris Healy	724-772-2022	linda@ourfirstchoice.com
Hancock County Savings Bank	Chrystal Duke & Debbie Walker	800-225-1620	cduke@hcsbank.com
Heritage Security & Service	Greg Peluso & David Peluso	724-857-3371	title@heritagesecurity.net
Home Savings & Loan- Beaver	Denise Baker	724-770-0800	dbaker@homesavings.com
Home Savings & Loan-	Rob Good	724-309-2356	rgood@homesavings.com
HouseMaster Inspections	Jocelyn Cilik & Ivan Cilik	724-772-5593	jocelyncilik@housemaster.com
Housing Opportunities of Beaver County	Frank Wilson & Kevin Campanaro	724-728-7511	fwilson@hobcinfo.org
HSA Home Warranty	Joel Bolinger	412-657-6265	joel.bolinger@onlinhsa.com

# BEAVER COUNTY ASSOCIATION OF REALTORS AFFILIATE LISTING

Company Name	Representative	Phone	Email
Huntington National Bank	William Stouffer	412-863-1524	william.p.stouffer@huntington.com
Insurance Unlimited Services	Craig Nunamaker	724-728-2620	ins@insuranceunlimited.org
J.L. Camp Inspection Service	Tom & Terri Laurito	724-495-2331	terri@jlcampinspections.com
KeyMax Settlement Services	Lori LaMarca & Jeff Reed	724-933-6330	llmarca@keymaxsettlement.com
Liberty Mutual Insurance	Emily Kutzavitch	412-859-6605	emily.kutzavitch@libertymutual.com
Mars National Bank	Shelley Hysong	724-742-2800	shysong@marsbank.com
Mortgage Lending Solutions	Chris Williams	724-774-9464	cj@mortgagelendingsolutions.com
Paul Davis of Western PA	Kathy Genova & Lori Jeannette	724-758-6540	wnpa@pauldavis.com
Penn Suburban Abstract, LLC	Joni Sprout	724-776-9750 x12	J.sprout@pennsuburbanabstract.com
Powers Appraisals	Garret Powers	330-533-8957	rgpapp@zoominternet.net
Premier Mortgage & Home Equity	Charles & Kara Nardone	724-857-3552	cnardone@premiermtghe.com
Rite Rug Direct	Dave Belanger	724-407-4036	davidbelanger@riterug.com
Signature Settlement Services	Andrew & Erika Bromley	724-728-8873	info@ssstitle.com
SingleSource	Ed Austin & Susan Cioc	866-620-7577	eaustin@singlesourceproperty.com
Steri-Clean Pittsburgh	Rachel Cline & Molly Suehr	724-516-4000	rcline@steri-clean.com
T.A. Closing Network	Sue Brody & Janet Sittig	412-531-1050	closings@taclosing.com
Top Flite Financial	Ryan Cuffle	330-501-9528	rcuffle@topflitefinancial.com
Victorian Finance	Sonny Bringol, Jr. & Jim Skal	412-854-4500	info@victorianfinance.com
West Penn Financial Service Center, Inc.	Heather Matuszewski & Nicole Carlin	412-391-3200	heather.m@westpennfinancial.com

# Calling all NEW REALTORS®

#### **NEW MEMBER CLASS**

Tuesday, April 11 6:00 pm

650 Corporation St.

Floor 2 – Meeting Room

(Entrance is in rear of Huntington Bank Building in Beaver)



RSVP to Rose DeWeese by Friday, April 7<sup>th</sup>, 2017 724,774,4126 or email bcar3@verizon.net

Refreshments provided