November 2018

The REALTOR® REPORT

President's Message

Hello BCAR Friends!

What do YOU need to know this month? Not Sure? OK, Let me tell you:

Beaver County Association of Realtors – This is your Association and we are **VOTING** until Tuesday, November 6 at noon! More than likely there are candidates from your offices that are running for a position on the BCAR Board!

They Need Your Support!!!

Of our 500 members usually only about 60 votes are cast!!!! What? Please go on line www.mybcar.com and cast your vote. **NOW!**

Show your THANKS and SUPPORT AT OUR ANNUAL Charity Auction on Wednesday, November 7 at 5:30pm at The Club at Shadow Lakes in Aliquippa. If you forgot to RSVP, do that **NOW!** Did you know you can bring NON Realtor® Guests? Yes, the more the merrier! This is a great opportunity to have fun and help others, good shopping for the holidays or your next needed gift.

THIS IS A MUST SEE EVENT!

Bring a Guest! YOU are FREE, your Guest \$27.00.

They will have a great time TOO!

Dues may be paid on line – let's help Rose close the books by January 1, 2019 this year..... have your 2019 Realtor® dues paid by December 31, 2018.

And I am going to close with another new MEMBER BENEFIT. Sign up for up to 30% off UPS Shipping. Details at: info@parrealtor.org

Thank you for your Support!
Call Me 724-624-4528
Lorraine Ross
2018 BCAR President
724-624-4528



Inside this Issue

| Southwest Field Report | 2 |
|------------------------------------|-------|
| BCAR Annual Charity Auction | 1 3 |
| REALTOR® Ring Day | 4 |
| Holiday Beginnings | 5 |
| On Line Voting Instructions | 6 |
| Code of Ethics Class | 7 |
| REALTOR & Affiliate of | 8-9 |
| The Year Nominations | |
| BCAR Affiliate Ads | 10-12 |
| Beaver County Realtor Tour | 13 |

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: Shelley Hysong
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.

<u>Take Your Election Guide to the Polls on Nov. 6</u> – Tuesday, Nov. 6 is Election Day. Check out the new RPAC Election Guide to see who RPAC is supporting in your area and across Pennsylvania. Additionally, if you want to know where to cast your ballot, please visit:

https://www.parealtor.org/for-members/legislative/RPAC/election-guide/

Commit to vote and make your Realtor® Party voice heard!

<u>Sustainable Economic Task Force</u> – The Realtors® Association of Westmoreland, Indiana and Mon Valley participated in the Sustainable Economy Summit in Indiana County with the county commissioners. This summit was comprised of local stakeholders, local business people, members of grass roots organizations and educators in a research and planning process. The purpose of the sustainable economic task force is to identify new opportunities in economic development, citizen education and job training in the renewable energy sector, agriculture, building construction and environmental restoration and stewardship. This plan will take months to implement. More information to follow in next month's report.

<u>Groundbreaking</u> – The Lawrence County Board supported D.O.N. Enterprises in their groundbreaking ceremony for a local housing project in Lawrence County. The first of five homes will be built in the city of New Castle. These homes will be built to the needs of the residents. The Lawrence County Board looks to partner with D.O.N. Enterprises and other local stakeholders to help improve housing conditions with the city for future projects.

<u>District 10 Colloquium</u> – District 10 had their first colloquium with keynote speakers Desiree Brougher, PAR standard forms manager, and Barbara Kohl from the West-Penn Multi-list. Brougher spoke to the district about the latest standards forms updates, while Kohl updated everyone on the changes to the West Penn Multi-list. Realtors® Association of Metropolitan Pittsburgh Government Affairs Director Matt Vermeire and I gave the district an update on local government affairs. Another District 10 colloquium will be scheduled for the spring of 2019.

<u>Request a Visit</u> – Over the past year, I've had the opportunity to meet with several offices as a guest speaker during their monthly office meetings. I've talked about the field program, the importance of investing in RPAC and addressed our legislative efforts. I look forward to attending more office meetings and meeting more Realtors®. Any office that would like to schedule a visit should email me at vcardello@parealtor.com.

BCAR ANNUAL CHARITY AUCTION

Proceeds benefit Beaver County Charities

Wednesday, November 7, 2018

5:30 pm
The Club at Shadow Lakes
Aliquippa PA

Free to BCAR Members

Guests: \$27.00



5:30 pm Bake Sale (Select your dessert early)

5:30 – 6:30 pm Chinese Auction 5:30 – 7:00 pm Silent Auction

7.00 pin sileni Adello

6:30 pm Buffet Dinner Live Auction following Dinner \$250 CASH GIVE-AWAY

Beaver County Association of REALTORS®

RSVP by 10.28.2018

650 Corporation St., Suite 401 | Beaver PA 15009 | 724.774.4126 | bcar3@mybcar.net



10th Annual HOLIDAY BEGINNINGS Sponsored by:



Highland Vets Where:

376 Park Rd., Chippewa Thursday, December 6th @ 6pm When:

> RSVP to Rose DeWeese 724-774-4126 / bcar3@mybcar.net



· Hor d'ouevres

* Ugly Sweater Contest

* Door Prizes, 50/50



Voting on BCAR Bylaw Amendments

Be sure to attend the November 7 General Membership Meeting at The Club at Shadow Lakes, Aliquippa!

We will be voting on revisions to the BCAR Bylaws.

REALTOR® Emeritus Qualification Changes

The REALTOR® Emeritus program is a special membership status honoring those REALTORS® who have maintained their membership for 40 years or more. Emeritus members receive a certificate and pin to show their status, payment of National Association dues is waived for the remainder of their membership, and they are exempt from the Code of Ethics Training requirement.

FOR 2019 ONLY, members may qualify for Emeritus status if they

1) Have held membership in the National Association as a REALTOR®, REALTOR-ASSOCIATE®, or both, for a cumulative period of 40years;

AND

2) have completed at least 1 year of service at the National, state or local level.

Beginning in 2020, the service qualification will change so that at least 1 year of service* at the National level only will be accepted for Emeritus status. Service at the state or local level will not be considered.

* "Service" is defined as serving as an officer, director, committee member, federal political coordinator, president's liaison or regional coordinator to a country with which NAR holds a reciprocal agreement.

2019 is your last opportunity to apply for REALTOR® Emeritus status with the state or local service requirement.

ONLINE VOTING INSTRUCTIONS

The 2018 online election will be on BCAR's website starting November 23 and run through November 6, 2018. You will receive an email on Tuesday, November 23 that voting has begun, once you have been notified go to www.mybcar.com and in the two white boxes enter your username & password. If you have not changed your username & password please use your real estate license number (be sure to use capital letters for alphas) and make sure you use the drop down and select "Realtor". Once you are on your page, on the left side there will be a link "2018 Election". Make your selections by choosing one candidate for President Elect; one candidate for secretary; and up to three candidates for director.

MANDATORY BIENNIAL Code of Ethics **TRAINING**

BEAVER COUNTY ASSOCIATION OF REALTORS®

The National Association of **REALTORS**° requires that all REALTOR® members take the **Biennial Code of Ethics training** every two years.

December 31, 2018

If you have completed the Code of Ethics requirement as a continuing education class since January 1, 2017, please send a copy of your certification to the association office.

The current cycle ends

Saturday, November 17

Penn Bistro 615 Penn Ave., New Brighton

Registration: 8:30 am Class: 9-11:30 am

Cost: \$10 Includes continental breakfast

Instructor: Bob Williams

RSVP

by Monday, November 12 to: bcar3@mybcar.net

724.774.4126

Sponsored by:





BEAVER COUNTY ASSOCIATION OF REALTORS®

REALTOR® of the Year Nomination

Nominations Due by November 30

PURPOSE: To recognize the REALTOR® member of BCAR who has provided outstanding service to our association, the real estate profession and to the community. This is not a listing or sales award, but an award for the REALTOR® who on a business and personal level personifies the qualities that make a REALTOR®.

| CRITERIA TO CONSIDER: REALTOR® Spirit, Association Activity, Business Accomplishments, and |
|--|
| Community Service. Name of Nominee: |
| Home of Hommice. |
| Office: |
| Nominator: |
| Office: Phone: |
| <u>Achievements and contributions:</u> REALTOR® Spirit: faithfulness to the principles of organized real estate, laws and regulations of their Association, the Code of Ethics and time and effort expended in furthering principles of good real estate practice among other real estate practitioners, press and the general public. |
| Local Association Activity: Activity in the local association, offices held, committee work, special assignments meeting attendance and active participation in association events. |
| |
| <u>Business Accomplishments:</u> General reputation for professional competence, public recognition of business conduct, service to clients and customers. |
| |
| <u>Community Service:</u> Local, State and National level participation in civic and Service Clubs, charitable activities, political activity, fraternal or religious groups. |
| |
| Additional Comments: |
| |
| Signature of Nominator: Date: |

BEAVER COUNTY ASSOCIATION OF REALTORS® AFFILIATE of the Year Nomination

Nominations Due by November 30

PURPOSE: To recognize the Affiliate member of the Association who has provided outstanding service to the Association, real estate profession and to the community.

CRITERIA TO CONSIDER: Affiliate Spirit, Association Activity, Business Accomplishments, and Community Service; Ideally this is someone you would be proud to put before your peers and the public.

| Name of Nominee: | |
|--|--|
| Office: | |
| Nominator: | |
| Office: | Phone: |
| LOCAL ASSOCIATION ACTIVITY: committee work, and active part | Activity in the local association: affiliate meeting attendance, ticipation in association events. |
| | : General reputation for professional competence, public service to clients and customers. |
| COMMUNITY SERVICE: Participal activity, fraternal or religious gro | pation in civic and service clubs, charitable activities, political pups. |
| ADDITIONAL COMMENTS: | |
| Signature of Nominator: | Date: |



First time home buyer?

If you're a first time home buyer or a family wanting to purchase a home, First National Bank is ready to help you get into the home of your dreams. Our Family Home Ownership Program* offers you many financial advantages:

- · Low to no down payment
- · No points
- No Private Mortgage Insurance (PMI)
- Reduced closing and title insurance costs
- . Minimum credit score of 620
- Closing cost assistance permitted (some restrictions may apply)

At First National Bank, you can count on responsive service tailored to your needs.

We'll work together to turn your dream home into a reality. For your convenience, we're also available by phone at 1-844-880-2244. Or, visit us online at fnb-online.com/mortgage.

"Available on one-unit, single-family primary residence. Maximum purchase prices apply and may vary by market. Homeownership Counseling required by approved government agency and written certification upon completion. See a mortgage originator for complete details.



Harry R. Wargo Assistant Vice-President Mortgage Loan Officer NMLS # 792055

OFFICE: 724-778-3994

FAX: 724-940-6706

CELL: 724-272-3000

EMAIL: wargo@fnb-corp.com

Mortgage experts that make you feel right at home.



202 Devine Drive

Wexford, PA 15090

1-844-880-2244 | fnb-online.com



WAY' Home Loans Your Way, That's the FAIR WAY!

Mattatha Easton Loan Officer • NMLS #20083 330-307-1015 ww.homeloansbymattle.com 8720 E. Market St., Suite 7

Warren, OH 44484

Cogyright@2016 Feliwey Independent Mortgage Corporation, NMLS#2289, 4750 5, Bitmore Lane, Madison, Wi 53719, 1-565-912-4800, Other restrictions and limitations may apply. All rights reserved, Equal Housing Lender.

HouseMaster

Home Inspections. Done Right. Since 1979.

Over 30 Years of Experience

Home Inspections · WDI Inspections Radon Testing · Mold Testing Septic Dye · Well Flow · Potability **EDI Certified EIFS Inspections**

Serving Southwestern Pennsylvania



(724) 772-5593 | 800-344-2250 www.housemaster.com swpa@housemaster.com



HOME WARRANTY



The SingleSource Advantage

- One Source Solution for all Financial Service
- Customized Processing
- Fully Integrated Technology Environment
- ntinually pass Fortune 500 Regulatory and Compliance Audits
- SSAE-16 Certified
- Morningstar Accredited Valuation Provider
- Providing services to 9 of the top 10 / 16 of the top 20 lenders in the country
- Fully Operational SingleSource TX

Your Success is Our Business

Appraisal Title and Settlement BPO

Property Preservation Document Management REO Asset Management

1000 Noble Energy Drive Suite 300 Canonsburg PA 15317 I singlesourceproperty.com I 866-620-7577





Staging is Everything.

- 100's of affordable flooring samples to choose from Carpet, Hardwood, Laminate, Tile & Vinyl
 48 hour installation on all in-stock product
- · 12 months no interest financing available

www.RiteRug.com





HARDWOOD LAMINATE TILE VINYL



CALL TODAY - WE CAN BE

For an appointment call:

Dave Belanger at 724-407-4036 or Kevin Duffy at: 412-926-3321

😎 Bactronix Corp.

MOLD DOR

The Bactronizing Process

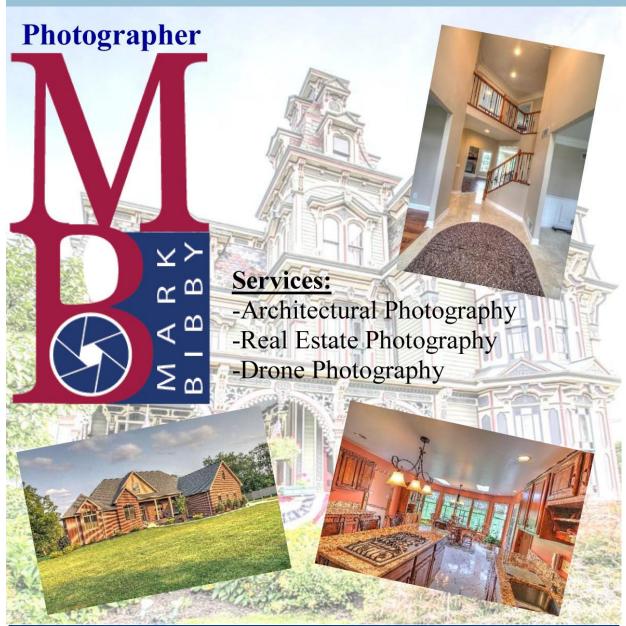








Phone: 412-375-7886 Fax: 412-375-7892 Email: vvalicenti@bactronix.com Website: www.bactronix.com





Linda A. Martin NMLS #140439

Loan Officer

First Choice Mortgage Services, Inc. #101840 1160 Dutilh Road, Suite 100

Mars. PA 16046

Phone: 724-772-2022 Fax: 724-772-2090

Cell: 724-513-5698



CHRIS HEALY

Business Development Officer

First Choice Mortgage Services, Inc.

hoice 1160 Dutilh Road • Suite 100 Mars, PA 16046

FAX: 724-772-2090

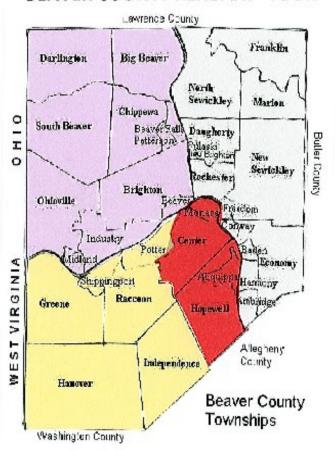
email: chris@ourfirstchoice.com





SERVICELINK

BEAVER COUNTY REALTOR® TOUR



The Beaver County REALTOR^{α} 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 <u>NO LATER THAN NOON ON MONDAYS</u> and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the are your listing is located.