

THE REALTOR REPORT

Beaver County Association of REALTORS®

NOVEMBER 2014



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Immediate Past-President
Rudy Zetz, Jr.
Affiliate Director:
Shelley Schweinsberg
Association Executive:
Karen Fuller

PRESIDENT'S LETTER

Greetings and Have a Blessed Thanksgiving!

Our annual BCAR charity auction is almost here! Vic Smith and his dedicated team of volunteers have been busy gathering and organizing donations over the last several months.

The annual auction has generated over \$115,000 dollars through the years and it all goes back to local Beaver County charities. I already know I will be bidding on several items I have seen in the board office. So please come ready to shop, if not for yourself than think Christmas gifts. With all your support we will have another very successful fund raising event. See you at Javy's Banquet Hall on November 5th at 5:30pm. Don't forget to bring your favorite cake, pie or cookies as we will again have our bake sale at this event.

Our BCAR membership continues to grow and we could not be happier. The board would like to welcome all our newest REALTOR® members who just completed new member orientation class in October. We had over 20 plus in attendance and we have another class scheduled for November 18th. Many thanks to our instructor Bob Williams, who we have kept busy this year.

A big thanks to Cindy McConnell who chaired our annual Steak Gate this year, it was well attended and festive. A special thanks to our grill masters this year Ernie and Stan. Our community service committee held a Habitat event earlier in the day and we thank the 3 REALTOR® volunteers and 2 Affiliate members who donated their time and talents. Also, thanks to all who donated food or money to the food bank.

We are participating in the state wide REALTOR® Ring Day Event, which is the Salvation Army's Red Kettle Campaign on Friday December 5th. We hope you will consider donating a couple hours of your time to ring the bell, if not consider stopping by one of our locations and donating your change. There will be three locations and you can select your time slots. Contact Kelly Scott for more details or to reserve your time slot.

Beaver County REALTORS® have always been special caring people and community oriented. Any organization is only as good as its volunteer members. I would like to take a moment to thank all our volunteers in making our community service events a success this year. "BCAR members ROCK"!

Blessings from President,
Leslie Chaklos



BEAVER COUNTY ASSOCIATION OF REALTORS®

PRESENTS

ANNUAL CHARITY AUCTION

Chinese Auction
Silent Auction

Lottery Trees



Live Auction
50/50 RAFFLE

WHEN: Wednesday, November 5, 2014
WHERE: Javy's in Ambridge
TIME: 5:30 to 6:30 Chinese Auction
5:30 to 7:00 Silent Auction
6:30 Dinner Served
After dinner Live Auction
COST: FREE to members of the Association

**PLEASE NOTE
TIME CHANGES**

You are able to bring a guest(s) at the price of the meal \$20.00/person.

CALL BCAR 724-774-4126 TO MAKE ALL RESERVATIONS BY 10/29/14!!

DINNER MENU:
Coleslaw, Toss Salad, Scalloped Potatoes, Rigatoni, Green Beans
Almondine, Stuffed Chicken Breast, Virginia Ham, Hot Sausage,
Swedish Meatballs, and you can purchase dessert at the Bake Sale.

LAST YEAR \$12,500 WAS DONATED TO CHARITIES! CAN WE TOP THAT?



BAKE SALE
Last year's bake sale was a huge success.
Be Sure to Check Out The Selections.



The Auction is looking for **donations of bake sale items** to be sold at this event.
If you would like to donate please get with Estelle Evans of North wood Realty
office 724-775-1000 or email eevans@northwood.com



VOLUNTEERS NEEDED FOR REALTOR RING DAY



Please consider participating in the annual Realtor Ring Day which brings real estate agents out from their soon-to-be-sold-homes and into the streets to ring bells at Salvation Army red kettle locations.

We wanted to provide a volunteer opportunity for real estate professionals that related to what we know best: housing. The Housing and Homeless Service programs offered by Salvation Army locations nationwide shelter thousands of people in need each night.

Real estate agents- a tip for your time: if ringing the bell for your community members in need isn't enough to warm your heart, a good pair of gloves and a strong cup of coffee will certainly help. The Salvation Army is *so thankful* for the agents supporting the **Red Kettle Campaign!**

Date: Friday, December 5

Time: 11-1, 1-3, 3-5, 5-7

Locations: Baden Walmart, Rochester Giant Eagle, Beaver Supermarket

Kelly Scott of Howard Hanna is organizing this event. If you would like to volunteer, please contact Kelly at cellphone 724-272-4909 or kellyscott@howardhanna.com.

Please specify 1st and 2nd choice time and location by **November 14 !!!**

Welcome of New Members: **Jennifer McClintock** – Berkshire Hathaway, Cranberry Twp; **Robert Harrison, Gary Paumen, and Todd Shackle** – Berkshire Hathaway, Moon Twp; **Gary Adams** – Coldwell Banker, Moon Twp; **Karen Super** – Howard Hanna, Moon Twp; **Joshua Eckelberger, Sherri Quattrone, and Joan Rim** – Northwood, Beaver; **Cindy Kappeler, Marie McDaniel, Edward Nadolny, and Shawna Selinsky** – Northwood, Moon Twp;

Reactivated Members: **Patricia Silbestein** – Coldwell Banker, Cranberry Twp; **Maria Skundrich** – Northwood, Wexford; **Cynthia Romanchak** – Northwood, Moon Twp; **Lisa Leonberg** – Northwood, Zelienople;

Member Changes: **Lorraine Alfonso** is now with Northwood, Cranberry Twp Office
Susan Newman is now with Northwood, Hampton office
Jeff Ammerman and **Stephanie Muntean** are now with RE/MAX Select Cranberry Office.

New Affiliate: **WIN Home Inspections** 724-533-9807 Kevin Miller
305 Vandivort Drive Email: milleke763@yahoo.com Matt Taylor
Cranberry Twp, PA 16066

Affiliate Changes: **Insurance Unlimited** has a new email address.....ins@insuranceunlimited.org
iMortgage Services has a new representative....Ed Austin, email is eaustin@imortgageservices.com.

CONGRATULATIONS to **Brooke and Michael Witterman** of RE/MAX Select, Monaca on the birth of their daughter, Elle. She weighed 8lbs 4 oz and 21.5” lg. Congrats to the family!!

SPEEDY RECOVERY to Affiliate **Judy Swearingen** of Hancock County Savings from surgery.

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



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REMINDER..... The 2014 Sales Awards and Service Plus Awards will be due by January 9, 2015. The forms will be in the December Newsletter or on our website at mybcar.com. You must log in and then hover over Association Information (on left side) and click on Other Documents. There you will find the Service Plus Award, Sales Award Broker Verification and Sales Volume Sheet.

What are your country home dreams?



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Financing for:

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- Farm improvements
- Loans and leases

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Jim McGinnis, Elaina Eppinger and Kathy Hartzell

****GET OUT AND VOTE****

NOVEMBER 4, 2014

The 2014 Pennsylvania General Election is on Tuesday, November 4. Along with the opportunity to cast a vote for Governor, there are 228 state legislative elections across the commonwealth. In the General Assembly, there are numerous open seats for state Senate and House, along with many incumbent legislators facing general election challengers. There are also races for governor, lieutenant governor, and United States Congress.

As Realtors® it is important to back candidates who support private property rights and the real estate industry. The Pennsylvania Department of State has polling information and a list of candidates at votespa.com.

We Are the REALTOR® Party



The REALTOR® Party is a powerful alliance of REALTORS® and REALTOR® Associations working to protect and promote homeownership and property investment. The REALTOR® Party speaks with one voice to advance candidates and public policies that build strong communities and promote a vibrant business environment.

Now more than ever, it is critical for REALTORS® across America to come together and speak with one voice about the stability a sound and dynamic real estate market brings to our communities. From city hall to the state house to the U.S. Capitol, our elected officials are making decisions that have a huge impact on the bottom line of REALTORS® and their customers. Through the support of REALTORS® like you, the REALTOR® Party represents your interests.



CODE OF ETHICS

Article 13: REALTORS® willingly participate in ethics investigations and enforcement actions.

CALENDAR OF EVENTS



November 5th Annual Charity Auction
November 7-10th NAR REALTORS Conference in Expo in New Orleans
November 13th Next Affiliate Meeting
November 18th New Member Orientation
November 30th Discount Period for Dues ENDS!!
December—Watch for more details for the *Holiday Beginnings*
December 3rd All DUES are Due!!
January 9th All Sales Awards and Service Plus Awards DUE!!!

FEBRUARY 4, 2015 INSTALLATION AND AWARDS BANQUET

This Invoice is for existing Members of BCAR.

BEAVER COUNTY ASSOCIATION OF REALTORS®

Phone: 724-774-4126
Fax: 724-774-1984

650 Corporation Street, Suite 401
Beaver, PA 15009

email: bcar3@verizon.net
www.mybcar.com

2015 REALTOR® Dues Invoice

Please complete ALL information and return this form with dues payment.

Member: _____ Amount enclosed: _____

Member's office: _____ Office Phone: _____

Complete Office address: _____

Complete License Number (must be included) _____

e-mail address: _____

Dues Paid AFTER January 1, 2015 are subject to \$50 Late Fee.

NAR	\$155.00	
PAR	130.00	
LOCAL	130.00	
RPAC	<u>15.00</u>	voluntary donation to RPAC*
TOTAL	\$430.00	

A \$10 discount from local dues is offered if dues are paid by NOVEMBER 30th!!

_____ **Secondary REALTOR® Dues for 2015** **\$130.00**
(available to those agents who hold primary membership in another Association)
Primary Membership held at: _____

PAYMENT INFORMATION

_____ Paying by check. Make check payable to BCAR.

_____ Paying by credit card. Complete the following:

Cardholder's name _____

Account # _____

(Please make sure all numbers are easily read) We accept MasterCard & Visa

Signature: _____ Exp. Date: _____

Security Code _____ (3 digital number off back of card)

Credit Card Billing Address: _____

Membership to the Association of REALTORS is a 3-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Assoc. in your behalf. The 2015 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2015, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$130 per member dues, 8.5% or \$11 is nondeductible by members for income tax purposes. NAR: Of the \$120 per member dues, 42% or \$50 is nondeductible by members for income tax purposes. The \$35 Public Awareness assessment is fully deductible.

**ANY DUES NOT PAID BY DECEMBER 31 WILL INCUR A \$50 LATE FEE
ACCORDING TO ARTICLE 10 SECTION 4 OF THE BYLAWS WHICH
PROVIDES THAT ALL DUES ARE DUE AND PAYABLE ON JANUARY 1ST.**

*REALTORS® Political Action Committee

2015 REALTOR® Dues Billings

The Beaver County Association of REALTORS has mailed the 2015 REALTOR® dues billing to each office. If you did not receive your invoice then please use the one in this newsletter. A discount is offered to those who pay their dues by November 30, 2014. All dues are payable by December 31, 2014 to avoid a late fee.



*- Sponsored by
Best Builders*

FREE 2-Hour women's self-defense seminar

For Real Estate Agents

November 18, 2014 from 6-9

Where: S.O.T.A Martial Arts, LLC/

615 Penn Avenue, New Brighton, PA 15066

Instructor: Terry Burnsworth

Time: 6:00 – 8:00 P.M.

In light of the recent sad news of Realtor, Beverly Carter, Realtors are on high alert. Greg Best of Best Builders will be sponsoring a women's only self-defense class.

The following will be addressed during this informative two hour training.

- **How to effectively break free from an attacker who grabs you without warning.**
- **How to create windows of escape opportunity when trapped in an isolated area.**
- **How to escape from underneath an attacker who has you pinned to the ground.**

Space is limited, so please call in your reservation no later than November 3rd, to Biba Circle (724)944-0722

REALTOR OF THE YEAR

It is time once again to think about your nomination for the REALTOR of the Year. The nomination forms can be found on the following pages. Nominations are due by November 30th. Let your voice be heard...and get your nomination in.



BEAVER COUNTY ASSOCIATION OF REALTORS®

REALTOR® of the Year Nomination

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

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

Name of Nominee: _____

Office: _____

Nominator: _____

Office: _____ Phone: _____

Achievements and contributions:

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.

ASSOCIATION ACTIVITY (LOCAL): Activity in the local association, offices held, committee work, special assignments meeting attendance and active participation in association events.

BUSINESS ACCOMPLISHMENTS: General reputation for professional competence, public recognition of business conduct, service to clients and customers.

COMMUNITY SERVICE/CIVIC ACTIVITY: Local, State and National level participation in civic and Service Clubs, charitable activities, political activity, fraternal or religious groups.

ADDITIONAL COMMENTS: _____

ALL NOMINATIONS MUST BE IN TO ASSOCIATION BEFORE NOVEMBER 30th.

Mail to : Beaver County Association of REALTORS®
650 Corporation Street, Suite 401
Beaver, PA 15009

Fax to : 724-774-1984
Email: bcar3@verizon.net

Signature of Nominator: _____

Date: _____

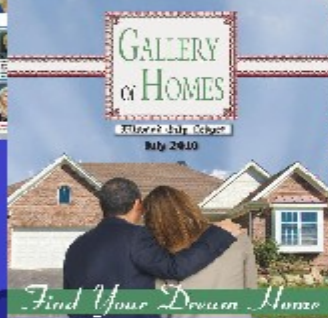
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Whether your clients are first-time homebuyers, moving up to a new or bigger home, looking to down-size, or even looking for the comfort and convenience of a simpler lifestyle, you can count on my expertise to help them meet their goal.

With a wide selection of home loan programs, and backed by a local team that can make loan decisions fast, I can help qualified borrowers find a home loan that works for them.

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Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.



Margaret J Matuza
MORTGAGE LOAN
CONSULTANT

420 E Main Street
Carnegie PA 15106

412-489-4901 Office
412-726-7708 Cell

UNM NMLS # 2229 -
UNM PA# 20883- LIC# 20963 - NMLS# 135514





**DON'T BE ALONE OR
HUNGRY THIS CHRISTMAS
SPEND THE DAY WITH US!
21st ANNUAL
FREE DINNER
CHRISTMAS DAY**

DEC. 25 11:30 a.m. - 3:00 p.m.

**HELD AT:
BEAVER FALLS
HIGH SCHOOL
1701 8th Avenue**

**Hosted by:
Christian Assembly
CARE Outreach Ministry
(724) 846-3751**

EVERYONE IS WELCOME!

DONATIONS AND VOLUNTEERS ARE NEEDED

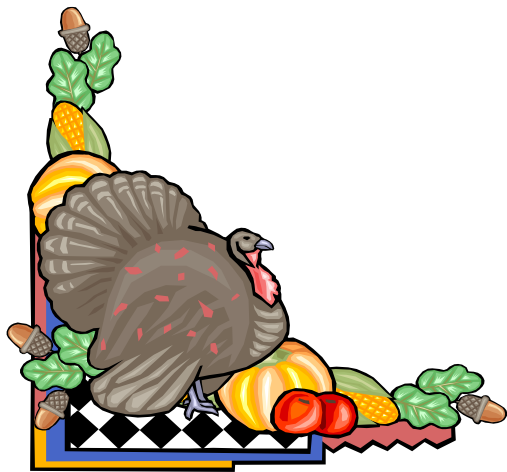
For the **21st Annual FREE Christmas Dinner**

What is needed: NEW items of clothing, toys, toiletries, domestics, cosmetics, etc.—the items do NOT need to be wrapped

Also monetary donations are greatly appreciated to purchase whatever is not received.

Last year over 1,300 people spent the day with us and enjoyed a wonderful meal and a great time of fellowship

Hosted by Christian Assembly Care Outreach Ministry 724-846-3751

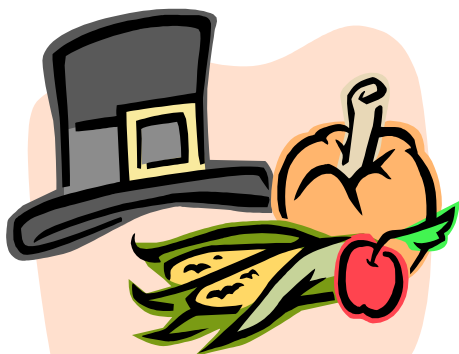


MEMBER BENEFITS

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

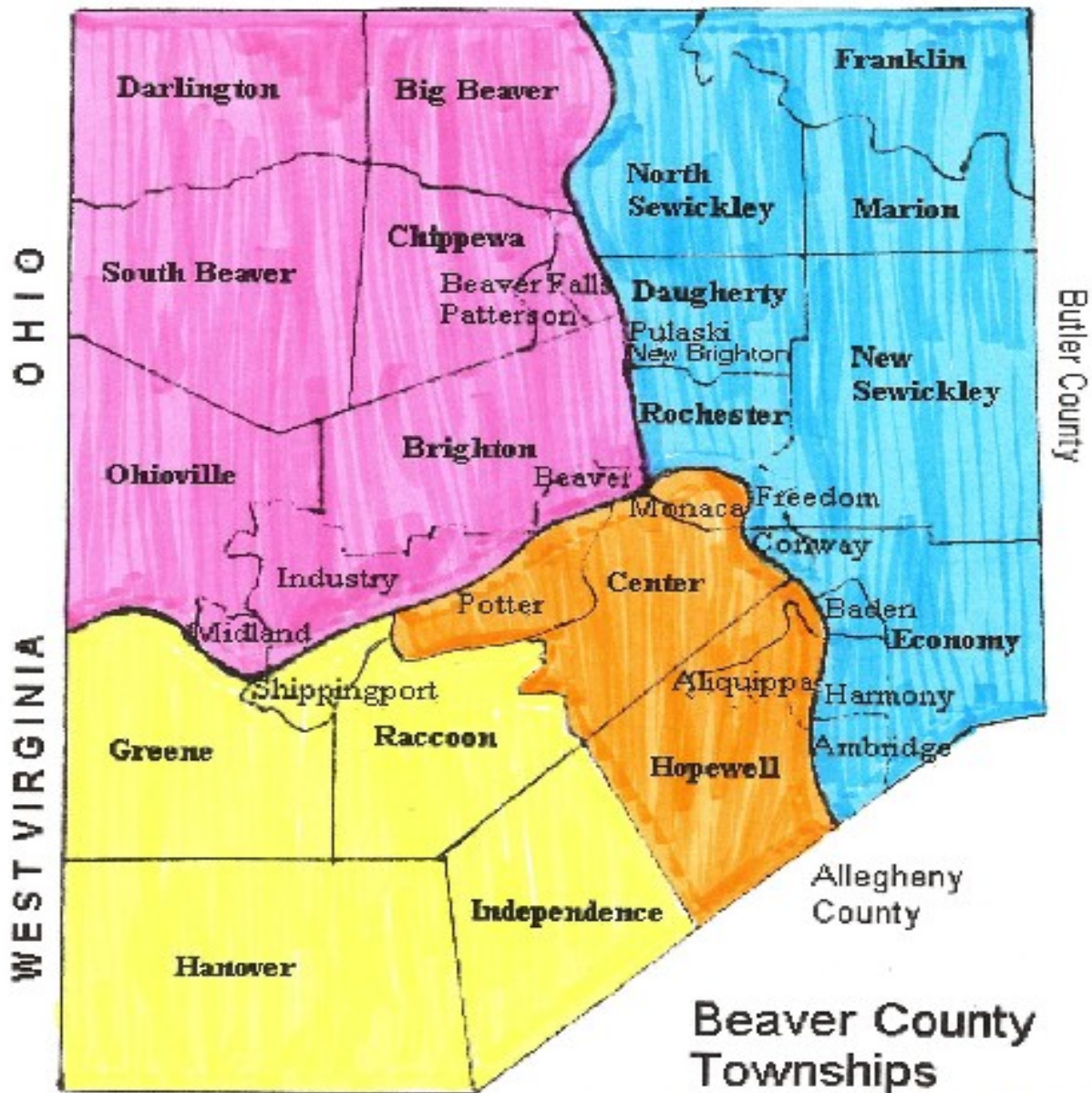
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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.

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.

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

ESB BANK

Phone: 724-934-8988

Representative: Jonathan Newell

Serve Allegheny, Beaver, Butler and Lawrence Counties

Products/Services Offered: First Time Homebuyers, New Construction, Second Homes, Investment Properties, Condos. and CO-OPs

EXCEL MORTGAGE GROUP, INC

Phone: 724-775-3090

Representatives: Mona Simmons and Bill Roorback

Serve Pennsylvania

Products/Services Offered: Purchase and Refinance Residential Mortgages to Include: Conventional FHA, VA, and USDA

FIRST AMERICAN TITLE INSURANCE CO DIRECT

Phone: 412-258-6462

Representatives: Dan Herdman and Linda Heininger

Serve The United States of America and 70 other Countries

Products/Services Offered: Title and Closing Services to consumers, lenders, and real estate industry Sales professionals; Simplifying the process.

FIRST NATIONAL BANK

Phone: 724-775-6250

Representative: Aaron Miller

Serve Allegheny and Beaver Counties, and the tri-state area

Products/Services Offered: Full service bank with Conventional Mortgage Products, VA Mortgage Loans, FHA, and Low Cost Family Home Ownership Program