

THE REALTOR REPORT

PRESIDENT'S LETTER

NOVEMBER 2015



2015 Officers and Board of Directors

President: Bev Pietrandrea
President-Elect: Bridget Wysocki
Secretary: Judy Plakosh
Treasurer: Michelle Branham
Directors: Bob Bixler
Dave Bodell
Rita Brimmeier
Ernie D'Achille
Lisa Dowling
Peg Gahles
Amy Logan
Cindy McConnell
Joan Shanahan
Immediate Past-President
Leslie Chaklos
Affiliate Director:
Rich Masucci
Association Executive:
Karen Fuller



Dear Realtors and Affiliates,

Let's start with a BIG "Thank you" to Vic Smith and his Auction Committee for a wonderful event this year, and to Melissa Gulla, Lori Bianco and their committee for such delicious baked goods and a beautiful presentation. A "BIG Thank you" to all the bakers, donators and bidders for the Auction event. Let's not forget to thank all of the affiliates who year after year are so supportive of this event, The Hostettters for their generous donation and continual support, Karen for all the behind the scenes activity, and for all who attended the event. With this wonderful show of teamwork we had a very successful year, which will allow BCAR members to donate to various Beaver County agencies that support our community. Job well done REALTORS and AFFILIATES!!

Congratulations to all the new BCAR board members and wishing them a very successful 2016!!!

We have some fun events that will be happening in December, so please look at the calendar and plan to attend. Don't forget about the upcoming CE classes (Negotiator) on November 17 & 18 at Fairfield Inn, Center Twp. Please make sure you sign up for Realtor Ring Day on December 4th. This is a great community event for all us to participate in, call Peg Gahles to sign up. End the day with "Holiday Beginnings" sponsored by the Affiliates.

What an exciting time of the year. Everyone starts to get ready for the holiday cheers. My favorite is "Thanksgiving" because it gives me a time to reflect on the year and all of the events, plus all of my blessings that occurred throughout the year. Even though I might not have thought it was a blessing, I am constantly reminded that everything happens for a reason. That can be applied in business and in our personal lives too. Thanksgiving is a time we share with family and friends and realize it is truly about love and friendship and not material things. We start looking back on the year's most interesting and memorable moments, for us in business and in our personal lives and we can't believe another year has flown by. Hopefully, we take time to learn from one's mistakes and achievements. So, please take a moment now and think of whom or what you are most thankful for. I am most thankful for "GOD", my AWE-SOME husband, Philip, and my AMAZING son, Adam, who are my world. Also, my family who are always by my side no matter what I am up too! I am also thankful for the people that surrounded me in my role as President of BCAR this year. This would include my Board, the affiliates, Bovard-Anderson, all of the Realtors, my clients and most of all, Karen. Because of all of your support it has been a truly wonderful and blessed year! It is amazing what a group of people can achieve whenever we work together as a team! Thank you for a wonderful journey. May all of you have a "Blessed and Happy Thanksgiving". EAT LOTS OF TURKEY!!!

ENJOY LIFE,
Beverly

Agents & Affiliates!

Join us for our 7th Annual Affiliate Sponsored

Holiday Beginnings

A time to relax with friends and colleagues

Friday, December 4th

5:00pm - ? Happy Hour

Hors d'oeuvres served and Live Entertainment

BarRuis' in Baden

(3797 Dass Avenue, Baden)

Cash Prizes!

**Bring your business cards for entry into drawings.*

***Ugly Christmas Sweater Contest....Prizes Awarded.*

Please resp to the Board office at 724-774-4126 by December 1st.

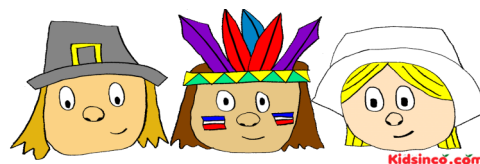
UPCOMING EVENTS:



November 16 & 17 CE Classes for Newly Licensed Agent
November 17 & 18 Real Estate Negotiation Class at Fairfield Inn, Monaca
November 20th Next Affiliate Meeting
November 30th Discount Period end on REALTOR Dues
December 4th REALTOR Ring Day—Salvation Army
December 4th Holiday Beginnings at BaRuni's, Baden
December 31st Dues for REALTORS & Affiliates Due
February 9th Installation and Awards Banquet

CODE OF ETHICS

Article 8: REALTORS keep entrusted funds of clients and customers in a separate escrow account.



WELCOME New Members: **Alexander Beltran** and **Christina Reed** – Berkshire Hathaway, Beaver; **Jacob Dish** – Berkshire Hathaway – Moon Twp; **Kristin Dulaney** – Howard Hanna, Beaver; **Julie Kolat** – Howard Hanna, Chippewa; **Caleb Mancini** – Howard Hanna, W Suburban; **Brittany Massie** – RE/MAX Renaissance; **Michelle Stewart** – Northwood, Moon Twp; **Rebecca Wyatt**- Berkshire Hathaway, Moon Twp; **Jamie Young** – Lee Hostetter Real Estate;

REALTOR Changes: **Michele (Shelly) Eiter** is now with Northwood, Moon Twp. Her email Addresses is seiter@northwood.com

SWC Properties has a new fax number it is 724-775-7306.

Welcome New Affiliate: **KeyMax Settlement Services** 724-933-9660 Theresa Wilson
601 Fifth Avenue Fax 888-316-7808 Paul Culley
Coraopolis, PA 15108 Email Theresa@keymaxsettlement.com

Condolences to **Karen Hutman** of Howard Hanna, Beaver and family in the passing of her mother.

to **Christine Sandusky** of Howard Hanna, and family Beaver in the passing of her mother.

to the family and friends of Mike Raich in his passing. Mike was a past REALTOR member.

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

AFFORDABLE HOME LOAN PROGRAMS



FHA Program

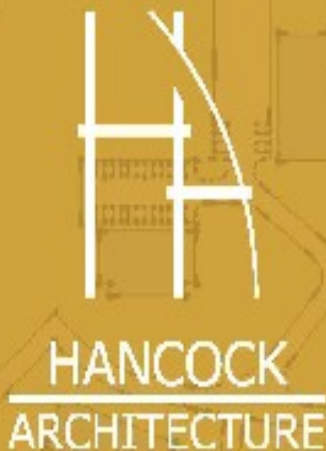
- Minimum Down Payment
- Down payment and closing costs may be gifted
- Non-occupant co-borrowers are allowed!

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



Hancock Architecture

390 Pinney Street | Rochester, Pa | 724 774 8023

www.hancockarch.com

Architecture • Interior Architecture • Site Planning
Site Development • Feasibility Studies
Concept Designs • Space Planning • Tenant Test Fits
Code Review/Permitting • Cost Estimates

CONGRATULATIONS TO 2016 OFFICERS & DIRECTORS

The Beaver County Association of REALTORS® would like to congratulate those who ran for office in the October election. Thank you for your time and dedication to the board!!!

President Bridget Wysocki

President Elect Bob Williams

Directors: Lori Bianco, Cindy McConnell, and Leslie Pazur

Secretary Judy Plakosh

Treasurer Michelle Branham

Also, thank you to all those who voted in the election.

2015 Annual Charity Auction

A special "THANK YOU" to Vic Smith, Auction Chairperson and his committee for a great job at the Annual Charity Auction. It was a huge success, not only because of the funds that were raised, but also the location, room setup, bake sale, and items auctioned were fantastic!!! It was truly a great event!!!

WE RAISED OVER \$15,000!!! Thank you to all who donated and the bidders that attended!! Thank you to the Hostetter Family for their time and continued support of this event. Watch the next newsletter for all the contributors.



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

2016 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, 2016 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!!
Discount available only to primary members.

_____ **Secondary REALTOR® Dues for 2016** **\$25.00**
(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 2016 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, 9% or \$11.70 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

REALTORS® Association of Metropolitan Pittsburgh (RAMP) hired a new Government Affairs Director, Matthew Wilson. Matt is originally from Lancaster, Pennsylvania. He attended both Millersville University and West Chester University simultaneously for my undergraduate studies. He attained a degree in biology from Millersville University and a degree in athletic training from West Chester University. After completing college, he received my juris doctorate from Widener University School of Law in Harrisburg, Pennsylvania.

Matt will also be the Government Affairs Director for our association. Please be sure to welcome Matt aboard.



WHY INVEST IN RPAC?

1. Politics are everywhere. Whether you are paying attention or not, local, state and national politics affect your day to day business. Investing in the REALTOR® Party helps to ensure someone is always advocating on your behalf.
2. Your investment in RPAC keeps coming back to you. For example, it is easy to assume that mortgage interest deductibility will always be there. Think again. Issues such as national debt, economic recovery and the complexity of the tax code have kept tax reform high on Congress' agenda. The ongoing debate has put a variety of tax laws, including those affecting our industry, under increased scrutiny. How many sales might you lose without a strong REALTOR® Party fighting to keep mortgage interest deductibility? The same efforts are being made for credit availability, mortgage debt cancellation tax relief, FHA single family mortgage programs, 1031 exchanges and many others that advocate for homeownership and property interests.

DID YOU RPAC TODAY?

Please consider donating your fair share of \$15.00 to the 2016 Campaign!
This is found on your 2016 REALTOR dues invoice.

Your BCAR RPAC Chair,
Leslie Chaklos

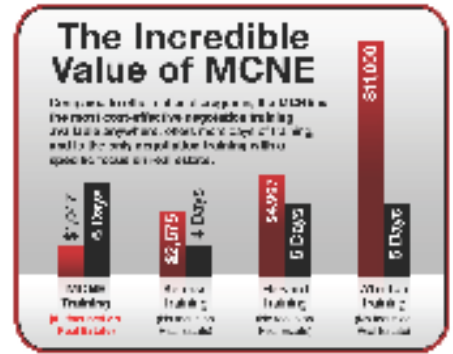
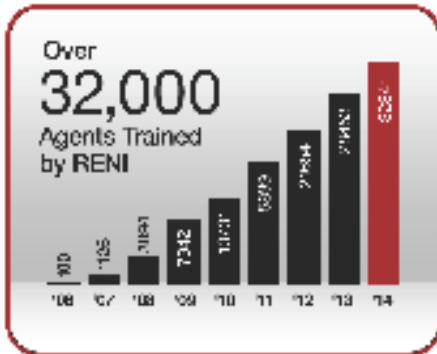


REAL ESTATE NEGOTIATION COURSE

MCNE® Designation Series

CNE® 1 – Platform Course

15 CE Credit Hours + 1 Broker Credit
Approved in Pennsylvania



Click on the Link Below *or* Type Link into your Browser to **REGISTER!**

<http://www.cvent.com/d/xrqgmg>

DATE: November 17th & 18th, 2015
LOCATION: Fairfield Inn Monaca
 1438 Brodhead Road
 Monaca, PA 15061
TIMES: 8:30 Am – 5:00 PM
INSTRUCTOR: Mike Walker – National Instructor
COST: **Early Registration - \$299.00**



Event Sponsored By:




**BEAVER COUNTY ASSOCIATION
OF REALTORS®**

Complete all three CNE courses in any order to earn your MCNE Designation.

For questions, please contact our customer support at info.mcne@gmail.com

NOTE: This continuing education is for those who received their real estate license after **December 1, 2013**. You have mandatory ce that you must take for your license renewal in May 2016. No other ce classes will qualify.



**NEW AGENT
MANDATORY
CONTINUING
EDUCATION**

NOV 16 & 17

CLASSES:
General Module
Mon, Nov 16th

Residential Module:
Tues, Nov 17th

LOCATION:
Double Tree by Hilton
910 Sheraton Drive
Mars, PA 16046

TIMES:
9:00 a.m. - 4:30 p.m.

COST:
\$80 per class

REGISTRATION:
By phone
412-561-2682
or online
www.rampschool.com

**REALTORS®
Educational
Institute**



Agents who received their license after December 1, 2013 or are taking continuing education to renew their license for the first time are required to take 14 hours in these mandatory Commission-developed "New Agent" courses.

SALVATION ARMY REALTOR RING DAY



The REALTOR Ring Day to Support the local Salvation Army will be held on Friday, December 4th. Last year we did three different locations and they were in two hour shifts. If you are interested in participating in this event, please contact Peg Gahles, Community Service Chairperson, of Northwood, Beaver. Her office phone is 724-774-1000 and her email is pgahles@northwood.com

This is a nationwide event for REALTORS through the National Association of REALTORS®

After ringing the bell for Salvation Army plan on attending the Affiliate sponsored “Holiday Beginnings on December 4th at Ba’Runi’s in Baden.



REALTOR OF THE YEAR AWARD

- a. 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.
- b. SOME CRITERIA TO CONSIDER:
 - i. 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.
 - ii. ASSOCIATION ACTIVITY (LOCAL): Activity in the local association, offices held, committee work, special assignments meeting attendance and active participation in association events.
 - iii. BUSINESS ACCOMPLISHMENTS: General reputation for professional competence, public recognition of business conduct, service to clients and customers.
 - iv. COMMUNITY SERVICE/CIVIC ACTIVITY: Local, State and National level participation in civic and Service Clubs, charitable activities, political activity, fraternal or religious groups.
 - v. IDEALLY THIS IS YOUR REALTOR OF THE YEAR: SOMEONE YOU WOULD BE PROUD TO PUT BEFORE YOUR PEERS AND THE PUBLIC.

It is time once again to nominate your REALTOR of the Year.

Be sure to use the form to make your nomination and have it in by NOVEMBER 30th.

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: _____



Hancock County Savings Bank, FSB



Realize Your Dream of Home Ownership Now!

**Since 1899 - Trusted, Secure, and Reliable Service
We Have a Mortgage Loan to Meet Your Specific Needs**

**Low Fixed Rates and No Points - Low Closing Costs
Service for the Life of Your Loan -**

**We Do Not Sell Our Customers' Mortgage Loans
on the Secondary Market**

Chester
304 387-1620
800 225-1620

Weirton
304 723-4140

New Cumberland
304 564-3368



**Free Online Banking and Bill-Pay at
www.hcsbank.com**



HouseMaster
Home Inspections. Done Right.™

Put your home inspection in the hands of the Master

- On-Site computerized Report with Pictures
- Free Inspection Resource Guide
- NIBI and ASHI Certified Inspectors
- Over 25 Years Industry Leading Experience
- 90-Day Limited Inspection Guarantee
- Home-Termite-Well-Septic-Radon-Mold Testing
- Certified Third Party EIFS Inspections

Local Toll Free Number 1-800-344-2250
pittsburgh.housemaster.com

PENN STATE BEAVER RELICENSURE CLASSES

Fair Housing

Tuesday, November 17, 6:00 - 9:30 p.m.

Fee: \$60

The Real Estate Closing As You Know It Is Changing

Thursdays November 19, 6:00 - 9:30 p.m.

Fee: \$60

Register at

Penn State Beaver
100 University Drive
Monaca, PA

724-773-3700

beaverce@psu.edu

Affiliate of the Year Award

It is time once again to nominate the Affiliate of the Year. A nomination can come from either a REALTOR or an Affiliate member. Please use the nomination form and get your nomination in by November 30th.

AFFILIATE OF THE YEAR AWARD

a. PURPOSE: To recognize the AFFILIATE member of the Association who has provided outstanding service to the Association, real estate profession, affiliate committee, and to the community. This is an award

for the AFFILIATE who best exemplifies on a business and personal level the qualities that make an AFFILIATE.

b. SOME CRITERIA TO CONSIDER:

i. AFFILIATE SPIRIT: Faithfulness to the principles of professionalism, laws and regulations of their Industry, and time and effort expended in furthering the relationships between Affiliates and REALTORS.

ii. ASSOCIATION ACTIVITY (LOCAL): Activity in the local association, offices held, committee work, special assignments, attendance and active participation in both REALTOR held events as well as AFFILIATE sponsored events

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

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

v. IDEALLY THIS IS YOUR AFFILIATE OF THE YEAR: SOMEONE YOU WOULD BE PROUD TO PUT BEFORE YOUR PEERS AND THE PUBLIC.

c. Procedure: A nomination form will be accepted for the Affiliate of the Year. Nominations are due by November 30th, and can be given by Affiliate or REALTOR member. The previous year's Affiliate of the Year will participate on the committee choosing the next year's Affiliate of the Year.

BEAVER COUNTY ASSOCIATION OF REALTORS®
AFFILIATE of the Year Nomination

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

SOME CRITERIA TO CONSIDER: Affiliate 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:

ASSOCIATION ACTIVITY (LOCAL): Activity in the local association: affiliate meeting attendance, committee work, 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: 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: _____



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

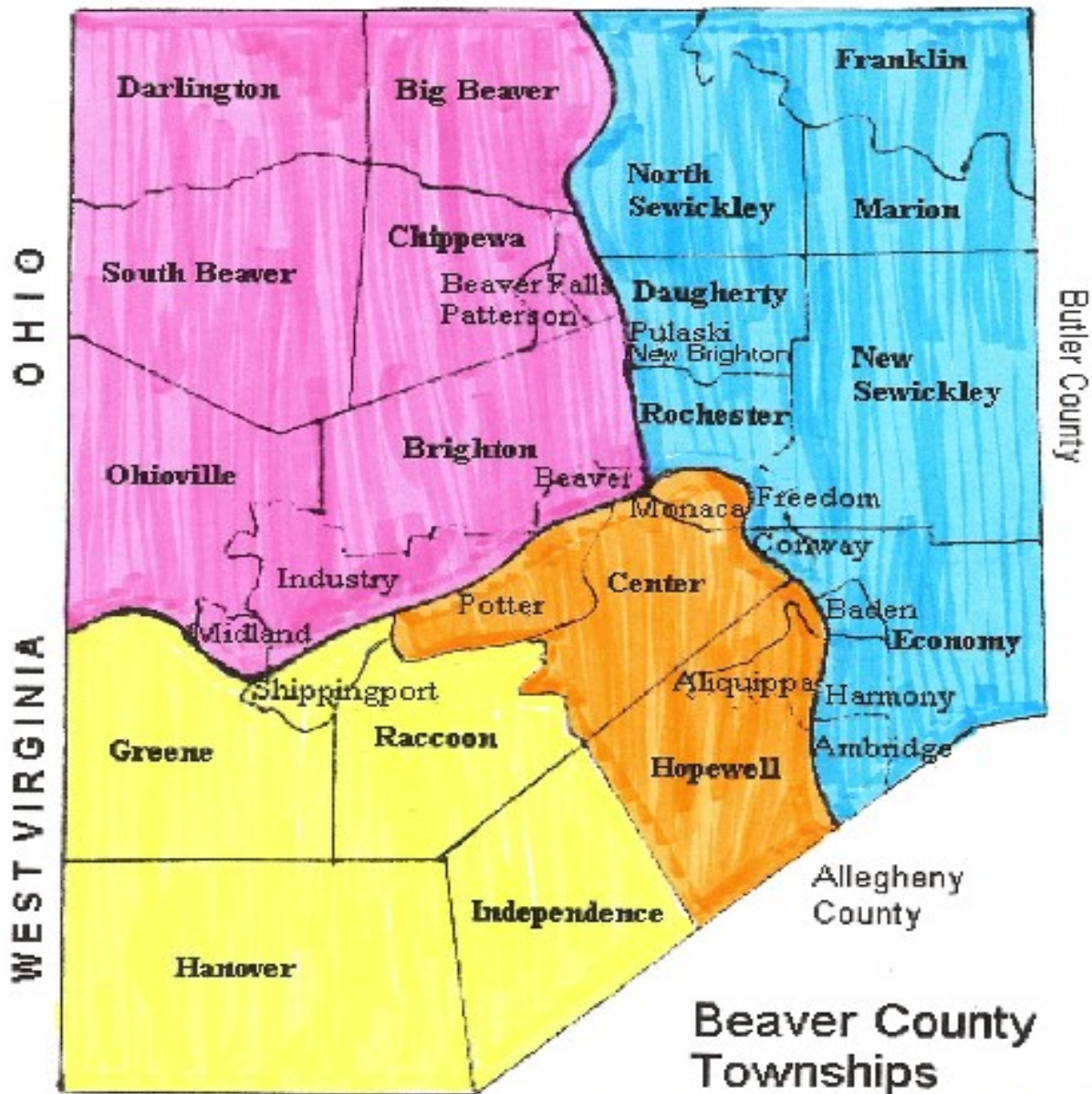
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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

PENNSYLVANIA LAND TITLE

Phone: 412-275-3297

Representatives: Denise Doyle and Anthony Neff

Serve Allegheny, Beaver, Butler, Lawrence Washington and Westmoreland Counties. Outlying counties case by case

Products/Services Offered: Real Estate Settlement and Closing Services, Document Preparation, Lien Searches

RITE RUG FLOORING

Phone: 724-407-4036

Representative: David Belanger

Serve Western Pennsylvania

Products/Services Offered: Installation of Carpet, Hardwood, Tile, Vinyl, and Laminate

T.A. CLOSING NETWORK

Phone: 412-531-1050

Representatives: Janet McGrath Sittig and Shawn Callaghan

Serve Allegheny, Beaver, Butler Washington and Westmoreland Counties and all the other counties in PA
Plus the following States: DC, DE, FL, MD, NJ, OH, and NA

Products/Services Offered: Title and Closing Services anywhere and at any time for your convenience in PA and eight other states

WESBANCO

Phone: 724-909-7053

Representative: Michael A. Colangelo

Serve Western Pennsylvania and East Ohio

Products/Services Offered: Conventional Fixed Rate Loans with as little as 3% down, FHA and VA Mortgage Loans, Rural Development Guaranteed Loans (USDA) Construction/Perm Loan, Professional's Mortgage Loan. Ask about Wesbanco's Perks at Work discount toward closing costs on a New residential Mortgage.