

THE REALTOR REPORT

PRESIDENT'S LETTER

NOVEMBER 2016



2016 Officers and Board of Directors

- President:** Bridget Wysocki
- President-Elect:** Bob Williams
- Secretary:** Judy Plakosh
- Treasurer:** Michelle Branham
- Directors:** Lori Bianco
Bob Bixler
Dave Bodell
Karen Crochunis
Ernie D'Achille
Amy Logan
Cindy McConnell
Leslie Pazur
Joan Shanahan
- Immediate Past-President**
Bev Pietrandrea
- Affiliate Director:**
Rich Masucci
- Association Executive:**
Rosemary DeWeese

Hello REALTORS and Affiliates!

It's true, it is in fact November. Before you know it you will be stuffing the big bird and stuffing your face. What a great time to reflect on the past year and give thanks for all of the blessings that have been bestowed.

I would just like to say that I am truly thankful for the people who have held my hand and helped me make it through this year as president, here is my short list; Bev Pietrandrea, my right hand woman, who always has my back and kept my ADD in check. Karen Fuller, for your extreme efficiency at running the show and an occasional slap upside the head to keep me straight. You will be greatly missed, and I wish you the best on your new journey. Rosemary DeWeese for coming aboard to fill some big shoes, I know you will be the perfect fit for the Association. The up and coming Executive Board: Bobby Williams, Lorraine Ross, Judy Plakosh and Ruthanne Belus. The Board Members and Committee Chairs, for giving of their time and helping keep the Association STRONG. My Hanna Family for all of their love and support. And last but hardly least, my family and extended family Georgie +3. You all are the best and I am thankful for each and everyone of you.

I love this business and all of you (even the ones who don't have the time to read this) that is why I do what I do. It's not always about the \$\$\$\$. If we all just took the time to do a good deed or make a difference for the common good what a wonderful world it would be. Sounds kind of sappy, but oh well...

Thanks to Vic Smith, his committee, the Affiliates, the staff at Shadow Lakes and of course Beverly for another fabulously successful charity auction. Thanks to everyone's efforts and generosity we raised \$13,681.75.

That's all for now! Take time to give thanks, count you blessings and remember to pay it forward.



December 2nd Realtor Ring Day- SO MUCH FUN!

Respectfully,

Bridget Wysocki, 2016 President





**Mandatory Quadrennial Code
of Ethics Training**

Due by December 31, 2016

for all REALTOR® members

**Beaver County Association of REALTORS® is offering the
Quadrennial Code of Ethics Training to its members.**

Saturday, November 12, 2016



**Fairfield Inn
1438 Old Brodhead Road, Monaca**

Registration at 8:30 am

Class begins promptly at 9:00am and goes till 11:30am

Cost is \$5 per person and includes Continental Breakfast

**Call the association office at 724-774-4126 to make a
reservation by November 7th.**

The National Association of REALTORS® requires that all REALTOR members take the Quadrennial Code of Ethics Training every four years. The next requirement is due December 2016. The only exception is Emeritus members.

If you have taken the Code of Ethics as a continuing education class be sure to send proof to the association office to update the National Association of REALTORS® database.



NEW ASSOCIATION EXECUTIVE



Please welcome aboard, Rosemary DeWeese who will be replacing Karen Fuller as our new AE. Rose joined our team on October 26, 2016. She is the new voice on the phone and is here to help you with your membership needs.



UPCOMING EVENTS:

November 12th Quadrennial Code of Ethics Training—NAR REQUIREMENT!!

December 2nd REALTOR® Ring Day

December 7th Holiday Beginnings

December 31 2017 REALTOR Dues are due!

January 9, 2017 All Sales Awards Due to Assoc Office

February 16, 2017 Installation and Awards Banquet, The Club at Shadow Lakes



Welcome New Members: **Denise Yaria** – Howard Hanna, Beaver; **Rosanna Coccoli** – Berkshire Hathaway, Moon Twp; **Daniel Tambellini** – Coldwell Banker, Moon Twp.

Reactivated: **Tommy Beaumont**—Clear Choice Enterprises; **Diannoria Gatlin**—Berkshire Hathaway, Beaver; **Barbara West Adams** – Northwood, Moon Twp

Secondary: **Alexis Quinones** – Northwood, New Castle; **Brianna Foy** – Coldwell Banker, Moon Twp

New Affiliate: **DEB HERMAN MARKETING COMMUNICATIONS** **Deb Herman**
129 Birnesser Drive 412-974-2971
Beaver Falls, PA 15010 Email- deb@debhermanmarcom.com

Congratulations to **Lee & Marjorie Hostetter** of Hostetter Real Estate and Auctioneers who are expecting a new grandchild in December.

Condolences to **Michelle Branham** of Howard Hanna, Beaver and family in the passing of her father.



SALVATION ARMY REALTOR RING DAY



The REALTOR® Ring Day that supports the local Salvation Army will be held on Friday, December 2nd. We host two locations with one hour shifts.

If you would like to volunteer please contact Bev Pietrandrea at cell 724-713-2337 or call the association office at 724-774-4126
BEFORE WEDNESDAY, NOVEMBER 23rd!

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

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

GOVERNMENT AFFAIRS CORNER

The 2016 General Election is only a few short weeks away. There are many issues that impact our industry and or communities. As REALTORS® and engaged citizens we are urged to make sure that on Tuesday, November 8th, we get out and vote. The polls will be open from 7am until 8pm. If you do not know where your local voting place is located you check online by entering your address at <https://www.pavoterservices.state.pa.us/Pages/PollingPlaceInfo.aspx>.

There were several legislative victories out of Harrisburg in the last few weeks. House Bill 1437 passed the state senate and is headed for the governor's desk. Some local municipalities are claiming that cracked sidewalks and missing house numbers make a house "unfit for habitation." They're refusing to issue temporary use and occupancy certificates to homebuyers, stifling the negotiation process and delaying closings. House Bill 1437 will more clearly define "unfit for habitation" to provide better guidance to local code enforcement officials. House Bill 1437 will help homebuyers and sellers fairly negotiate the transaction and get to the closing table. We want to thank everyone that participated in the four call-to-actions on this bill. Since April, Realtors® sent 13,773 emails to the legislature and 6,461 members responded to at least one call-to-action statewide. Without this strong effort by membership this bill would not have passed this session.

Senate Bill 1282 also passed the Legislature and is headed to the governor's desk. The bill will control how the county Recorders of Deeds Office may charge fees for the recording of amendments to declarations of condominiums, cooperatives and planned communities. Many counties have begun to assess indexing fees in a different manner than they have done in the past and are charging fees based upon every unit and unit owner (per parcel) in a condominium, cooperative or planned community. The fees assessed bear no reasonable relationship to the amount of work involved to perform this service. In some counties, they have assessed several thousands of dollars in fees for the recording of a simple and short declaration amendment. The Legislative Committee voted to support this legislation.

Senate Bill 486 also passed. The bill creates an optional County Blight Demolition Fund by adding a \$15 fee to record a deed and mortgage (\$30 total). PAR initially opposed the legislation. The Legislative Committee voted in September to amend the bill to include a 10 year sunset clause and require the county to produce a yearly report indicating how the funds were spent. The amendment was adopted in the House Urban Affairs Committee. PAR never supported this legislation but was able to remain neutral.

Matthew Vermeire, Government Affairs Director
[mattv@realtorspgh.com]



CODE OF ETHICS



Article 3: REALTORS® cooperate with other real estate professionals to advance their clients' best interests.



Beaver County Association of REALTORS®

2016 Election Results



The results are in and below are the results for the 2016 Board of Directors election. Thank you for your participation in our election.

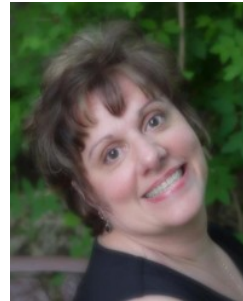
PRESIDENT
Robert O. Williams



PRESIDENT ELECT
Lorraine Ross



SECRETARY
Judy Plakosh



TREASURER
Ruthanne Belus



DIRECTORS:

Jeanne Parrish



David Bodell



Ernest D'Achille



THANK YOU TO ALL THOSE THAT TOOK TIME TO VOTE!

CODE of ETHICS TRAINING AS A CE CLASS

RAMP is offering the Code of Ethics as a continuing education class

Tuesday, Nov 15, 2016 1 - 4:30 pm

LOCATION: Hyatt Place 136 Emeryville Drive, Cranberry 16066

Tuition: \$40

REGISTER: www.RAMPschool.com or 412-561-2682

All REALTORS® are required by the National Association of REALTORS® to complete this cycle's Code of Ethics training by December 31, 2016.

Always great rates for mortgage, refinance and home equity loans and **voted best mortgage lender** in 2014 by readers of the Cranberry Eagle.

Call Shelley Hysong at 724-591-0092 or email shysong@marsbank.com. NMLS #653622



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CALL TODAY – WE CAN BE AT YOUR CLIENT'S HOME IN 48 HOURS OR LESS

For more information please contact:
Dave Belanger

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

2017 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, 2017 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	

_____ **Secondary REALTOR® Dues for 2017** **\$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 Visa, MasterCard & Discover
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 2017 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2017, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$130 per member dues, 10% or \$13 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

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)





Interested in Country Living?

WE'RE ALL EARS

 **AgChoice
Farm Credit**

Alyssa Sheppard
724.452.4201

asheppard@agchoice.com
agchoice.com/country-living

If you're looking for rural real estate, we're here to work with you. With a variety of loan packages and the flexibility to customize financing to meet your individual needs, we can help make your country living dreams come true.

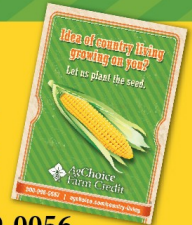
We have money to lend for:

- Conventional Home Loans
- Lots and Land Packages
- Construction Loans
- Manufactured Homes
- Woodland

Financing

- Loans are available to full-time farmers, part-time farmers and rural residents.
- Farm income and/or assets are not required.
- Property must be located in a rural area (some areas are excluded). For details visit <http://pennsylvaniausda.com> and click on Eligible Pennsylvania Counties.

Learn more about how AgChoice can make your picture of country living a reality. Contact us for a FREE Country Living Kit. Call 800-829-0056 or visit agchoice.com/country-living.



Beaver County's #1 Way to Advertise!

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The Beaver County Times ■ Allegheny Times ■ Ellwood City Ledger ■ Times iMedia ■ Valley Tribune



Agents and Affiliates!

A time to relax with friends and colleagues at our
8th Annual Affiliate Sponsored Holiday Beginnings
Wednesday, December 7th beginning at 5 p.m.

Happy Hour
Hors d'oeuvres
Bingo Games
Cash Bar

Remember to bring your business cards for entry into drawings

Ugly Sweater Contest – Prizes Awarded!!

The Beaver County Affiliates are hosting a fun night at:

Center Stage
1495 Old Brodhead Road
Center Twp.

RSVP to Rose DeWeese at the board office by December 1st 724-774-4126

REALTOR[®] of the Year Affiliate of the Year Nominations

It's that time of the year again to nominate your REALTOR[®] and Affiliate of the Year. Please see attached nomination forms located in this newsletter. All nominations must be submitted to the Association Office by
Wednesday, November 30th.

Thank you.

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: _____

**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: _____

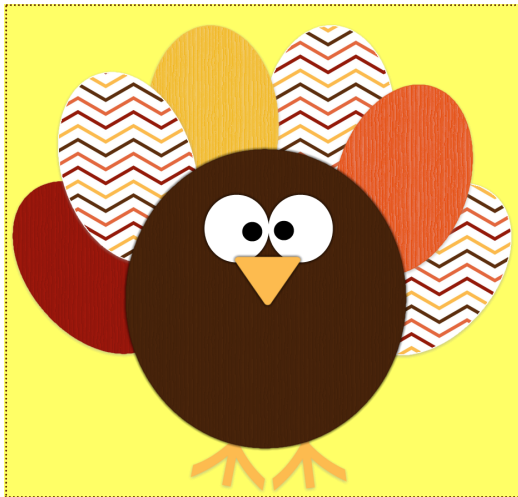
ALL NOMINATIONS MUST BE IN TO ASSOCIATION BEFORE NOVEMBER 30th.

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.



Calling All
Real Estate Brokers
and Agents!

The Times

Proudly partners with

**The Beaver County
Association of REALTORS®**
to provide marketing resources.



Become a BCAR Member Today!

– Our Partnership has Privileges –

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

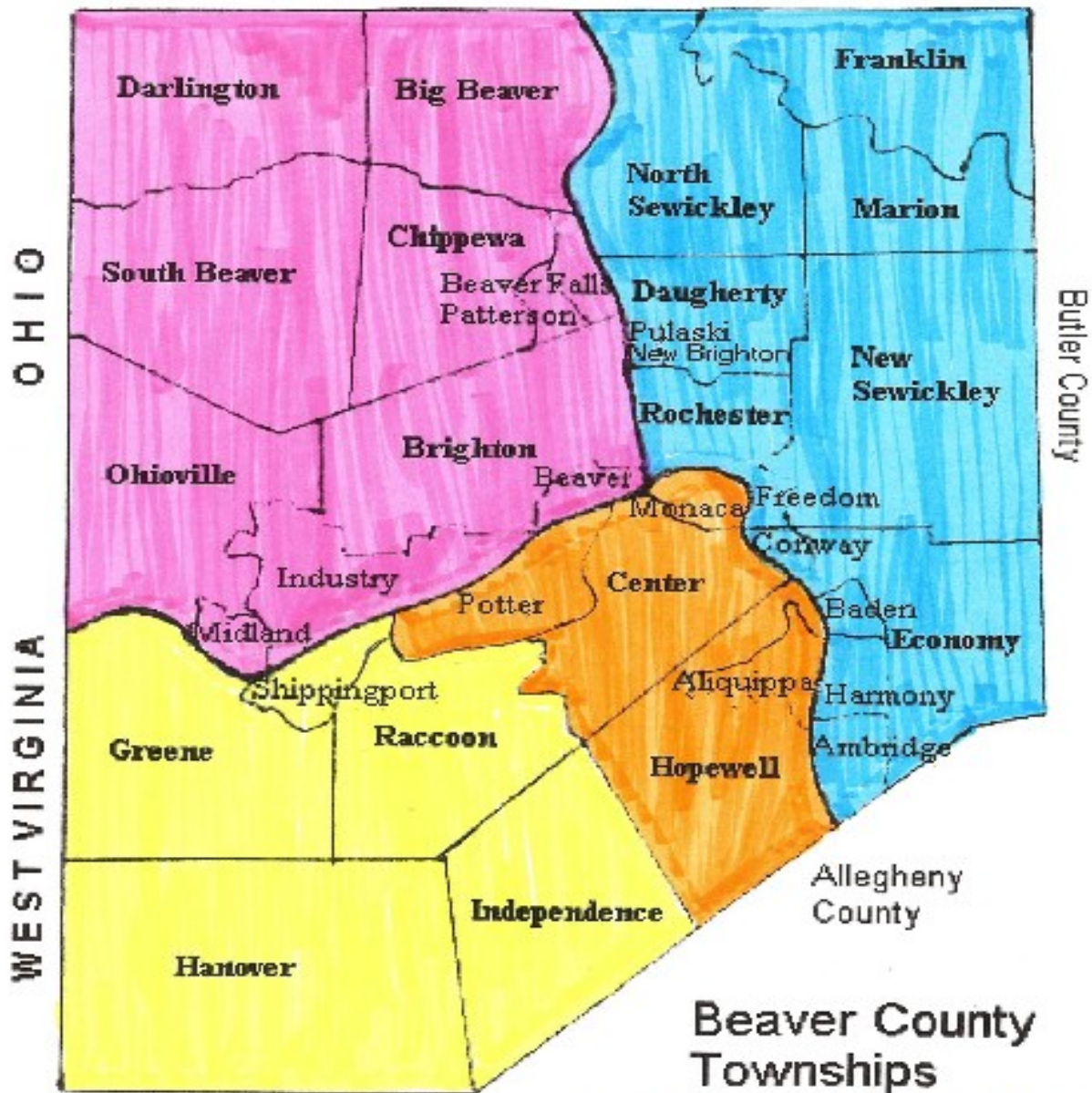
Affiliates are companies who have services in the real estate industry or benefits for REALTORS® members.

- ✓ **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.

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

DEB HERMAN MARKETING COMMUNICATION

Phone: 412-974-2971

Representative: Deb Herman

Serves Allegheny, Beaver, Butler and Lawrence Counties

Products/Services Offered: Marketing communications services and content creation for all media including web sites, social media marketing, email marketing, digital advertising, all forms of print media as well as radio and TV. Project management for promotional campaigns involving multiple media outlets. Also assist with sales promotions (sales sheets, brochures, postcards) and event promotions.

DESIGN INSPIRATIONS

Phone: 724-622-4934

Representative: Reuben Kirby (Woody)

Serve Beaver and Butler Counties as well as Pittsburgh

Products/Services Offered: Interior Design specialized in Custom Window Treatments, Draperies, Valances, Cornices, Bedding, Ottomans, Benches and Accessories. BASICS-Blinds, Shades, Shutters, Roman Shades. Enhanced Manufacturer Warranty.

ED CLINE APPRAISALS

Phone: 724-847-3211

Representatives: Ed Cline & Dave Moore

Serves Pennsylvania: Allegheny, Beaver, Butler, Lawrence, Mercer, Venango, Washington Counties
Ohio: Columbiana, Mahoning, Stark Counties

Products/Services Offered: Provide Real Estate valuations for residential and commercial appraisal markets.

EXCEL MORTGAGE GROUP, INC.

Phone: 724-775-3090

Representatives: Mona Simmons & Bill Roorback

Serves Pennsylvania

Products/Services Offered: Residential Real Estate Mortgages (Conventional, FHA, VA, USDA)
For purchase and Refinance Transactions