

THE REALTOR REPORT

PRESIDENT'S LETTER

OCTOBER 2015



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Leslie Chaklos
Affiliate Director:
Rich Masucci
Association Executive:
Karen Fuller

Dear Realtors and Affiliates,

Welcome Fall!!! What a great season for football, corn mazes, pumpkin patches, and long rides to see the beauty in the leaves changing their colors. Don't forget the Oktoberfest events!!!!

A big THANK YOU to the affiliate's for putting on a great round table event for us. We are so blessed to have a strong affiliate association that is always supporting us. We all learned so much and enjoyed the time with our fellow members.

Don't forget October 8th is our Steak-Gate to help hunger in Beaver County through the Salvation Army. It is only \$12.00 for a great dinner and a fun night. We will have a hypnotist and lots of fun planned for the evening. Hope to see you there!!!

Get a head start on your CE on October 13th and 20th. BCAR is offering classes to all members. Then, in November we are offering Negotiation designation class. The flyers are inside. Be ahead of the game and complete your CE hours and have more time in the Spring to SELL, SELL SELL!!!

The debate for the upcoming commissioners that are running for elections has been canceled due to a conflict. There will be a meet and greet with the commissioners and it will be held on November 19th at 5:30 at the Wooden Angle. We are sponsoring this so please attend and meet the commissioners

Bridget, Karen, Leslie and I attended the fall Harrisburg meeting. Please beware there is new sales contract coming out and other addendums. PAR will be changing the Districts in 2017. This is a realigning of the associations. BCAR is strong and has achieved all of our goals that have been set for us. We are now working on the year 2016. We are asking all of our members to attend the events with which the committees have worked extremely hard for you. We do have a lot coming up and we ask that if we are planning events, to please look at the BCAR calendar to make sure we are not doubling up on two events on the same day.

Please remember to call Vic Smith to see what he needs for the auction. Vic and his committee dedicate a great deal of their time to put this wonderful event together that not only benefits the community charities, but all of us. We advertise it to the community as a give back from all the members of BCAR!! We are looking for a great turnout. Plan on being there at Shadow Lakes on Nov 4th!!

This year realtor ring Day will be on December 4, 2015, so please sign up. It was a great time last year and we did it with our families and friends and raised a lot of money for Beaver County. After a great day of giving, let's go to the Affiliate's "Holiday Beginnings" for a relaxing fun evening .

As always, thank you all for being so supportive and working together as a team to accomplish goals that will be for the betterment of the organization. It is my honor to serve all of you.

ENJOY LIFE!!!

Beverly



Beaver County Association of REALTORS®

Annual STEAK GATE / PICNIC

Thursday, October 8th
(Rain or Shine)

We have indoor accommodations!!

Two Mile Run Park
(Gypsy Glen Road, Brighton Twp)

Social Time 6:00pm and Dinner at 6:30pm
Steak Dinner, Dessert, and Beverages

Cost \$12 / person, Guests WELCOME

****There will be a membership meeting at this event****

Call BCAR at 724-774-4126 for
reservation by October 2nd!!

Community Service Project:

We will be collecting items for the Salvation Army food bank at this event. Please bring your donations with you. If you donate **5 or more nonperishable food items or \$5** you will be put into a *special drawing*.

Any donation is appreciated. Also encourage your office to have a food drive and bring the items to Steak Gate.



UPCOMING EVENTS:



October 8th Steak Gate, Two Mile Run Park
October 13th and 20th CE Classes at Holiday Inn Express, Monaca
October 15th Donations for Charity Auction due
October 15th New Member Orientation
November 4th Charity Auction, The Club at Shadow Lakes
November 17 & 18 Real Estate Negotiation Class at Fairfield Inn, Monaca
December 4th REALTOR Ring Day—Salvation Army



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.

WELCOME New Members: **Barbara Mahoney** and **Amy Miller** – Commonwealth Real Estate;
David Wojtkowski – Howard Hanna, Beaver; **Daniel Liberty** – Howard Hanna,
Beaver Falls; **Michael Miller** – SWC Properties

Secondary Member: **Daniel Matthews** – SWC Properties

REALTOR Changes: **Julie Adam**, **Eric Davenport**, and **Frank Fischer** are now with Lee Hostetter
Real Estate and Auctioneers.

Chuck Casbourne is now with Commonwealth Real Estate Services.

Congratulations to **Joel Bolinger** of HSA Home Warranty on his wedding.

to **Sherilyn Feichtl** of Berkshire Hathaway of Beaver on her wedding. Sherilyn's
last name changed to Sutton.

to **Shelley Schweinsberg** of Mars National Bank on her wedding. Shelley's
last name changed to Hysong.

to **Lorraine Ross** of Commonwealth Real Estate on the birth of her granddaughter.
Congrats Grammy!!

Condolences to **Darlene Zarnich** of Zarnich and Associates Real Estate Appraisers and family
in the passing of her sister and her daughter –n-law's mother. To send a card her
address is 440 Pittsburgh Road, Rochester, PA 15074

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

Realtors: Are Your Clients Looking for a Lender?

Clearview Federal Credit Union offers First Mortgages and Home Equity Loans!

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Chippewa Square, 2652 Darlington Rd.

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BEAVER COUNTY ASSOCIATION OF REALTORS®

PRESENTS

ANNUAL CHARITY AUCTION



WHEN: Wednesday, November 4, 2015
WHERE: The Club at Shadow Lakes—**NEW LOCATION**
TIME: 5:30 to 6:30 Chinese Auction
5:30 to 7:00 Silent Auction
6:30 Buffet Dinner
After dinner Live Auction
COST: FREE to members of the Association

You are able to bring a guest(s) at the price of the meal \$25.00/person.

Live Auction

Silent Auction

Chinese Auction

Lottery Trees

50/50 RAFFLE

Door Prizes



NEW this year: \$250 Cash Giveaway for 1 lucky person
Drawing to be held after the live auction and **must** be present to win!!

CALL BCAR AT 724-774-4126 By OCTOBER 28th FOR RESERVATION!!



Pick your favorite dessert
at the bake sale.
Proceeds benefit local Charities.

Annual Charity Auction

We are looking for donations for the charity auction. It can be a monetary donation or an item, whichever you prefer. Please note that **donations need to be in by October 15th** to the association office. This will guarantee your name in the program. Contact Vic Smith of Berkshire Hathaway, Beaver if you have any questions. Vic's email is vsmith@thepreferedrealty.com



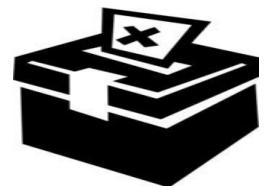
Also we will be having our bake sale at the auction as well. We are looking for donations of baked items. Please contact Melissa Gulla of RE/MAX Select, Monaca if you are interested in donating a baked item. Melissa's email address is mgulla@remax.net.



Beaver County Association of REALTORS®

Online Election at www.mybcar.com

2015 Election Slate



The online election will be on BCAR's website starting October 20th and run until November 3rd. To vote go to www.mybcar.com and in the two white boxes use your username and password. If you have not changed it then use your real estate license number (be sure to use capital letters) and make sure it is on realtor. Once on your page then on the left side there will be a link 2015 Election. If you need help getting on the sight, please call BCAR office at 724-774-4126. Those running are...

President: Bridget Wysocki
President Elect: Robert Williams
Secretary: Judy Plakosh
Treasurer: Michelle Branham

Directors:
Lori Bianco
Dave Bodell
Cindy McConell
BJ Mike
Leslie Pazur

**Voting will be conducted electronically at BCAR's website
www.mybcar.com starting October 20th.**

**GOVERNMENT AFFAIRS
CORNER**

To: All Members

Dates: October 20th (2 weeks out)
October 24th (10 Days Out)
October 27th (1 week out)
November 3rd (Election Day)

Subject Line: # Days/Weeks Until Election Day/Get Out the Vote on November 3rd!

Election Day is # days/week(s) away and rapidly approaching. GET OUT THE VOTE
on November 3rd/today and remind your family and friends to as well!



Not sure where your polling place is located? Check out the quick search at [PA Voter Services](#) to find your poll.

If you have any further questions, please contact Government Affairs at gad@realtorspgh.com.



www.register.votesPA.com

Twilight Open House Tour

There will be a twilight open house tour on Thursday, October 8th in the boro of Beaver from 5:30pm to 7:30pm. Be sure to look for the company balloons at each home.

Refreshments will be served.

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. Come in and warm up with some holiday cheer, refreshments and entertainment. Mark your Calendars!!



Call for Action

To the REALTOR® membership of the Beaver County Association of REALTORS®, when you receive an email about a “Call to Action” please take the time to respond to that email. It is a requirement of the National Association’s Core Standards for us to keep our charter membership. Take that minute and respond!!! Thank you for your help.

REALTOR.COM AGENT PROFILE

Many of you may have noticed the increased number of television and online ads from realtor.com. Now realtor.com is featuring all-new agent profile pages which are designed for Realtors® to easily manage and shape their online presence.

Once Realtors® claim their free Agent Profile, it will automatically be included in the realtor.com [Find a Realtor® directory](#), boosting visibility and referral potential. Plus it'll make it easier for consumers to find Realtors® with an active profile through a Google search.

We're encouraging all Pennsylvania members to visit realtor.com and claim their profile. PAR has compiled more information about realtor.com on [PAR's website](#), which features a terrific video explaining benefits of having a realtor.com profile.

To claim a profile, go to the [Find-A-Realtor®](#) utility on realtor.com, using the Find Realtors® tab at the top center of the main page. Once there, type in your name, find yourself, claim your profile, complete your profile and add a photo.

If you experience problems, you can call the helpline at 800-878-4166.

Also available on REALTOR.com "REALTOR SUCCESS KIT"

The REALTOR Success Kit is for the new agent just starting out or for an agent looking to refresh their options. Go to www.realtor.com/newagent. This kit includes.....

- New Realtor Goal Setting Process—get a business plan
- Help with building a Listing Presentation
- Customizable Newsletter
- Open House Toolkit
- Prospecting Tools
- Videos and Webinars
- Plus an 800 number for help in setting up

On the agent profile you can add your photograph PLUS a background photograph, tell about yourself to include experience, specialization, and certifications. Also there is Recommendations from past clients. You can send this out to your client have them write a recommendation and you are able to preview it BEFORE being added to your profile.

This is a great tool available to the membership. Take the time to look it over.

This is FREE!!

Local Continuing Education Classes

Beaver County Assoc of REALTORS® and Career Growth have joined forces to bring local continuing education classes to our membership. Please see the information below and the registration page to attend classes. **Registration and payment must be made with Career Growth** to guarantee your seat. Any questions call BCAR at 724-774-4126.



CAREER GROWTH REAL ESTATE ACADEMY

7 PARKWAY CENTER, SUITE 150

PITTSBURGH, PA 15220

412-937-1866

info@cgrea.com

CONTINUING EDUCATION COURSE DESCRIPTIONS

Course 1. PROFESSIONAL ETHICS IN REAL ESTATE PRACTICE

Real estate professionals have both legal and ethical duties when working with consumers and other licensees. This 3.5 hour program will present common ethical dilemmas and propose methods to resolve them. It will also satisfy NAR's requirement for quadrennial ethics training for REALTORS®.

Course 2. CHANGES IN FINANCE AND SETTLEMENT PROCEDURES: THE IMPACT ON CONSUMERS AND LICENSEES

This 3.5 hour program is designed to educate licensees about newly adopted rules and documentation requirements. The use of these new documents will require expertise on the part of licensees to ensure that transactions are completed in a timely manner and in accordance with the law. Participants will review and become familiar with the documents and time frames required and, develop business practices which benefit all parties involved in the transaction.

Course 3. CONSUMERS, LICENSEES AND AGREEMENTS OF SALE: THE BASICS

Consumers rely on the expertise of licensees to guide them through the process of buying and selling real estate. The focal point of any transaction is the Agreement of Sale. This 3.5 hour program will focus on licensees' duties regarding preparation and use of properly completed Agreements of Sale. The PAR standard form will be used as the basis for helping licensees understand their duties, obligations and limitations regarding this important document.

Course 4. AGREEMENTS OF SALE – BEYOND THE BASICS: PROPER USE OF CONTINGENCIES, ADDENDA AND SUPPORTING DOCUMENTS

Every real estate transaction is unique. While the key elements of an Agreement of Sale may be clear and easy to address, they may not adequately deal with specific circumstances related to the transaction. This 3.5 hour program will address how licensees address these issues without engaging in the unauthorized practice of law.

ENROLLMENT AND REFUND/TRANSFER POLICY- PLEASE READ

Enrollments are limited. Registrations are processed on a first paid, first confirmed basis. Complete registration information and full payment are required to process a registration. Career Growth reserves the right to cancel any class due to low enrollments or other circumstances. If the school cancels a course, paid/enrolled students will receive a full refund. If a registered student cancels their registration in writing at least 3 days prior to the course start date, the student will receive a full refund. Cancellation received within three days of the course start date will receive no refund of tuition, but tuition may be transferred (for that student only) to a course scheduled within the following six months. After six months there will be no transfer or refund. There will be no refund, credit or transfer of tuition after the course begins if the student does not attend the class.



CAREER GROWTH REAL ESTATE ACADEMY
 7 PARKWAY CENTER, SUITE 150
 PITTSBURGH, PA 15220
 PHONE: 412-937-1866 FAX: 412-9371883
info@cgrea.com

REGISTRATION FORM – PLEASE PRINT CLEARLY

REAL ESTATE LICENSE # _____ - _____ - _____ (required to receive CE credit)

NAME _____ (as it appears on your R.E. LICENSE)

HOME ADDRESS _____ EMAIL _____
 May we contact you by email _____ yes _____ no

CITY _____ STATE _____ ZIP CODE _____

HOME (_____) _____ CELL (_____) _____

BROKERAGE COMPANY: _____ WORK PHONE (_____) _____

If you have special classroom needs, please let us know by calling 412-937-1866

REGISTRATION MUST BE RECEIVED ONE WEEK PRIOR TO COURSE DATE

REGISTER ME FOR THE FOLLOWING: (please check which course(s) you will attend)

COURSE 1 COURSE 2 COURSE 3 COURSE 4

ALL COURSES WILL BE HELD AT: THE HOLIDAY INN EXPRESS
 105 STONE QUARRY ROAD, MONACA, PA 15063

TUESDAY, October 13, 2015

Course 1:	Professional Ethics in Real Estate Practice (8:30 a.m. to noon 3.5 hrs.)	\$40.00	} \$75.00 if taken together
Course 2:	Changes in Finance and Settlement Procedures (1:00 p.m. to 4:30 p.m. 3.5 hrs.)	\$40.00	

TUESDAY, OCTOBER 20, 2015

Course 3:	Consumers, Licensees and the Agreement of Sale (8:30 a.m. to noon 3.5 hrs.)	\$40.00	} \$75.00 if taken together
Course 4:	Agreements of Sale: proper use of contingencies, addenda and supporting documents (1:00 p.m. to 4:30 p.m. 3.5 hrs.)	\$40.00	

MAKE CHECKS PAYABLE TO: CAREER GROWTH Total Amount Due: \$ _____
 MAIL TO: CAREER GROWTH, 7 PARKWAY CENTER, SUITE #150, PGH. PA 15220

TUITION ENCLOSED: \$ _____ \$40.00 FOR EACH 3.5-hour session, \$75.00 FOR TWO on the same day. **REGISTRATION MUST BE RECEIVED ONE WEEK PRIOR TO COURSE DATE**

MC/VISA # _____ - _____ - _____ EXP. DATE: _____

SIGNATURE _____
 (Required ONLY if you are using a credit or debit card)

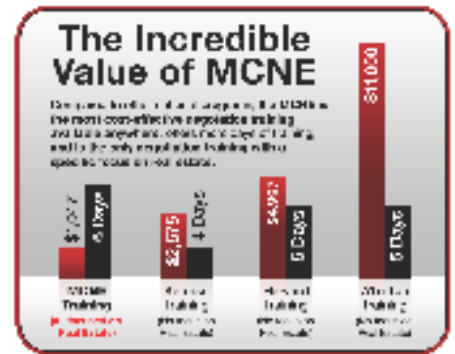
FAX: (412)-937-1883 (IF FAXED, PLEASE CALL (412) 937-1866 AND CONFIRM RECEIPT OF FAX) OR SCAN AND E-MAIL TO info@cgrea.com web site: www.cgrea.com



REAL ESTATE NEGOTIATION COURSE

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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.



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®
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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.



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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



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.



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

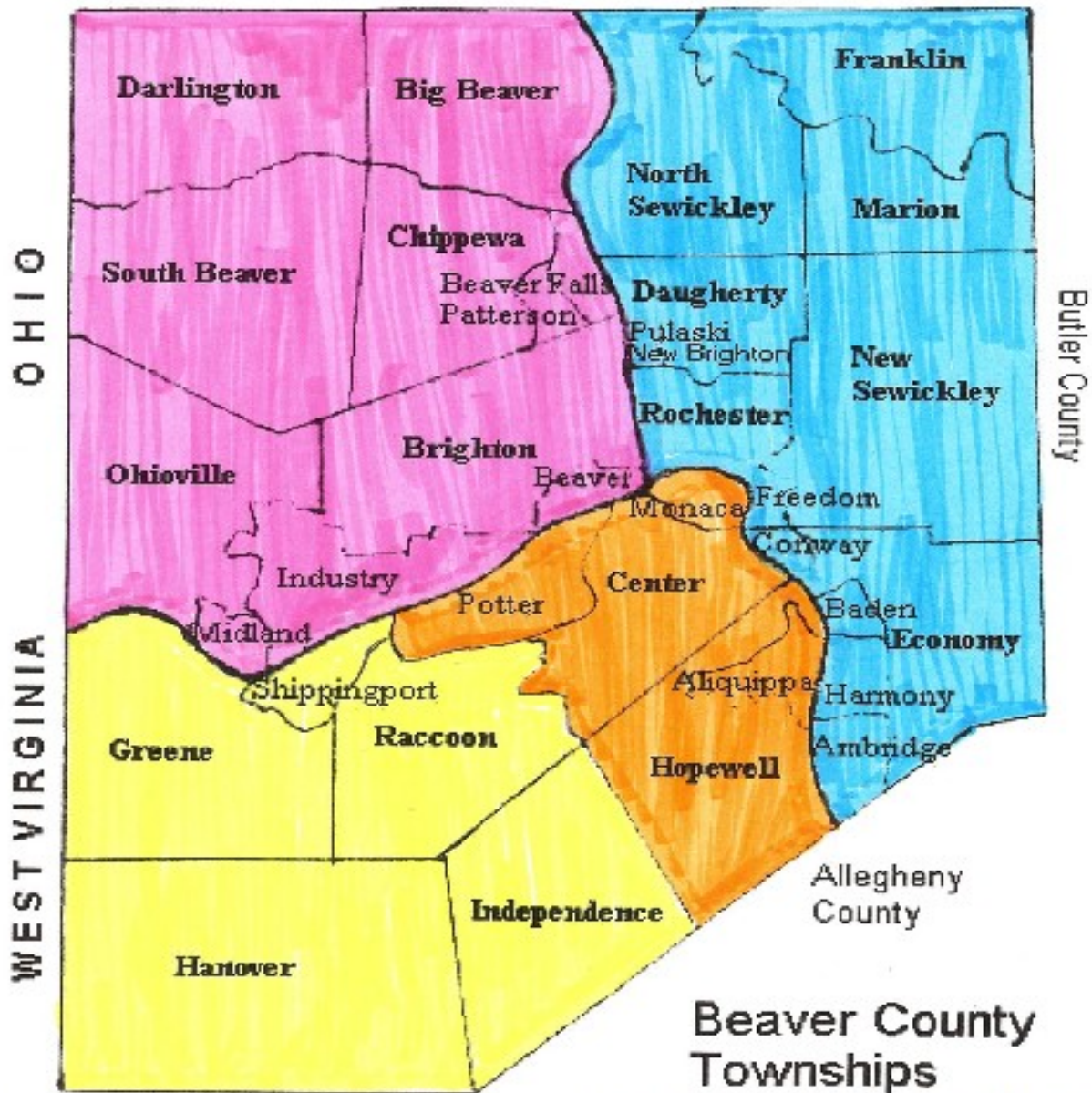
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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

LIBERTY MUTUAL INSURANCE

Phone: 412-859-6605

Representatives: Emily Bradford and Brian Sivillo

Serve Pennsylvania, Ohio, and West Virginia

Products/Services Offered: Voluntary benefits to members, Auto/Home/Renters/Motorcycle/Personal, Liability/Life/Annuities insurance, Educational Seminars, Community focused events: Child Fingering, Print Kits, Fire Safety, Crash Cars, and more

MARS NATIONAL BANK

Phone: 724-591-0092

Representative: Shelley (Schweinsberg) Hysong

Serve Allegheny, Beaver, Butler, Mercer, and Westmoreland Counties.

Products/Services Offered: Conventional Lending, Beaver County First Time Home Buyer, FHA, VA, Federal Home Loan Bank—First Front Door Program, and Portfolio Lending.

MORTGAGE LENDING SOLUTIONS

Phone: 724-774-9464

Representatives: Mark Holp and Chris Williams

Serve Pennsylvania, Ohio, and Florida

Products/Services Offered: Conventional Loans, VA, FHA, USDA, and Jumbo Loans

PENN SUBURBAN ABSTRACT, LLC

Phone: 724-776-9750

Representatives: Joni Sprout and Janine Frank-Korenich

Serve Allegheny, Beaver, Butler Indiana, Lawrence, Mercer, Washington, and Westmoreland Counties

Products/Services Offered: fully licensed title insurance agency providing exceptional closing services for all types of residential and commercial real estate transactions. Our highly trained and experienced staff is knowledgeable, friendly, and efficient.