OCTOBER 2017

The REALTOR® REPORT President's Message

As I round out my final quarter as being BCAR President it is my hope to finish strong. Lots of activity ahead of our association so let's just get right into the lineup!

First of all a giant "Thank You" to our BCAR Affiliates for an amazing Round Table event. Great networking and extremely informative. We are all looking forward to Holiday Beginnings in December!

Due to a low response for SteakGate the committee has decided to cancel the event and we are determined to plan an even better get together for next year.

What's ahead of us? *The Annual Charity Auction*! We are looking for donations such as golf packages, tickets to sporting events, monetary donations or anything interesting you think our attendees will enjoy. Donations need to be in by Monday, October 16th to the association office. Please contact Vic Smith at vsmith@thepreferredrealty.com.

At our last Board of Directors meeting we became aware that our bylaws were not followed properly regarding our nominating process. A new nominating committee was appointed and the slate is as follows:

President Elect: Beverly Pietrandrea - Bovard Anderson, Beaver

Bob Williams-Oxford Realty

Secretary: Denise Molchen-Donnelly-Howard Hanna, Beaver

Judy Plakosh-Howard Hanna, Beaver

Treasurer: **Sherm Hostetter-Sherman Hostetter Group** Directors: Jeff Ammerman-RE/MAX Select, Cranberry

Ruthanne Belus-Northwood, Cranberry Barb Cardinale-Coldwell Banker, Moon Twp

Mary Demas-Howard Hanna, Beaver **Bonnie Howe-Northwood, Cranberry** Silvia Kazas-Howard Hanna, Beaver Pam Keczmer-Howard Hanna, Beaver Pamela Miller-Northwood, Beaver

Kathy Pfister-Coldwell Banker, Moon Twp Jean Randza-Berkshire Hathaway, Beaver Steve Roberts-SWC Properties, Beaver

Rudy Zetz-Oxford Realty

The election will be conducted by electronic vote or paper ballot. (Paper ballots and Petitions available upon request by contacting association office). Please see page 3 for details of how to vote on-line.

Voting will be conducted electronically at www.mybcar.com, starting Tuesday, October 17th through midnight Tuesday, October 31st, 2017.

I AM THE VOICE OF REAL ESTATE.

I WILL MAKE IT HAPPEN OR WONDER WHAT HAPPENED and IF IT'S MEANT TO BE, IT'S UP TO ME.

Bob Williams 2017 President



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2017 Officers & Directors

President: Bob Williams Pres. Elect: Lorraine Ross Secretary: Judy Plakosh Treasurer: Ruthanne Belus Directors: Lori Mikula Bianco

> **Bob Bixler** Ernie D'Achille Sherman Hostetter **Denise Molchen-Donnelly**

Cindy McConnell Jeanie Parrish Leslie Pazur Bev Pietrandrea

Immediate Past-President:

Bridget Wysocki

Affiliate Director:

Emily Kutzavitch

Association Executive:

Rose DeWeese









SOUTHWEST FIELD REPORT

The Field Report is published by the PAR Field Program which provides 28 local associations across the state with government affairs representation.

Veronica Cardello—vcardello@parealtor.org

Local Council of Governments—The local Council of Governments invited the Beaver County Association to participate in their regional meeting. Realtors® had the opportunity to talk with local municipalities' representatives about their concerns within the county. These concerns were focused on blighted or vacant homes, community economic development projects and how the Realtors® association can be a resource for local community development.



Economic Development in Beaver County - Brokers from the Beaver County Association held a meeting concerning economic development in the county. Meeting presenters included Dennis Nichols, chair of the Beaver County Chamber Economic Development Task Force,

Hal Martin of Howard Hanna and Jael Jones of the Pittsburgh Prospector Database and Industrial Development Opportunities. The program provided detailed insight on the commercial listing marketing and the impact that forecasted economic development will have on the real estate business in the county.

Meetings with our State Legislators—Over the course of the summer months, Realtors® have met with state representatives to share concerns about private property rights, the local communities and the state budget. Reps. Bud Cook, Justin Walsh, Rob Matzie and Cris Dush met with the **Beaver County Association**, the Realtors® Association of Westmoreland, Indiana and Mon Valley and the Washington-Greene Association. More meetings will be conducted throughout the fall. Please contact me you are interested in attending a meeting with your legislator.

Upcoming Events

- Oct. 6 Lawrence County Board legislative breakfast
- Oct. 9 Greater Allegheny-Kiski Area legislative lunch
- Oct. 19 Realtors® Association of Westmoreland, Indiana and Mon Valley legislative lunch

UPCOMING EVENTS

October 11 @9am-BOD Meeting

2nd Flr Conf Rm Huntington Bank, Beaver

October 17-31 ONLINE VOTING for BCAR October 20 @9:30am-Affiliate Meeting

2nd Flr Conf Rm Huntington Bank, Beaver

November 1- Annual Charity Auction The Club at Shadow Lakes December 7-Holiday Beginnings

WELCOME NEW BCAR MEMBERS

Primary Members

Jennifer Engle, Michael Young & Laura Bibby
Berkshire Hathaway, Beaver
Jessica Guiney-Berkshire Hathaway, Moon Twp.
Dana Martinez, Bonnie Duffy & Leo Duffy
Northwood Beaver
Bethanne Orgovan-Northwood, Cranberry
Laura Gross, Joseph Hegedus & Rachel Mulholland
Northwood, Airport
Ally Wagoner-RE/MAX, Wexford

Secondary Members

Priscilla Mozley-RE/MAX, Center

Marisa Volpini-Real Living Volpini Realty Group Doreen Gerhart-Coldwell Banker, Cranberry Twp.

ONLINE VOTING INSTRUCTIONS

The online election will be on BCAR's website starting October 17 and run through October 31. To vote go to www.mybcar.com and in the two white boxes enter your username & password. If you have not changed your username & password please use your real estate license number (be sure to use capital letters) and make sure you use the drop down and select "Realtor". Once you are on your page then on the left side there will be a link "2017 Election". Make your selections by choosing one candidate for President Elect; one candidate for secretary; and up to four candidates for director.

CONNECT WITH BCAR

LINKEDIN



TWITTER



BCAR@ BeaverRealtor

FACEBOOK

Beaver County Association of REALTORS



NEW EMAIL:

bcar3@mybcar.net

BCAR hosts Beaver County Chamber Economic Development Taskforce and The Pittsburgh Prospector

Brokers, as well as commercial and residential REALTORS attended a meeting on Thursday, August 30 that gave an overview of the economic development that is being forecasted for our region and how to engage in a way that is profitable for REALTORS.

Hal Martin and Dennis Nichols of the Beaver County Chamber of Commerce Economic Development taskforce, both gave testament to the importance of this opportunity and detailed the measures that the county and the Chamber of Commerce are taking to roll out the red carpet to potential industries and businesses that are considering relocating or starting businesses in Beaver County.

Jael Jones presented the functionality of The Pittsburgh Prospector website (www.pittsburghprospector.com) which is a data driven site for prospective businesses to utilize. The site showcases community profiles, mapping services and hosts free listings for commercial properties. Several brokers invited Jael to their offices to present how this no-cost database can help sell commercial properties and how it can provide a better understanding of economic development actions underway in Beaver County as well as the benefits of the life style in Beaver County that will make them more knowledgeable and help promote their business.

When asked how the BCAR membership can try to "make it happen", Martin replied "REALTORS need to become trained Ambassadors for Beaver County and spread the good word about the advantages of being a Beaver County resident. Also they can help with the engagement of developers in creating good housing stock."

Initiatives that are being promoted to showcase Beaver County are:

1. Ambassadors for Beaver County with categories such as:

- New Housing Plan Development
- Liaisons to Municipalities and School Districts
- RE-development of existing housing
- Commercial database (Pittsburgh Prospector)
- Social media creation and maintenance.
- Industrial Site Development
- Liaison to other PA counties, Ohio and West Virginia
- Liaison to infrastructure development including municipal water and sewage
- 2. Entrepreneurship and Innovation
- 3. Freedom Road Improvement New Business Development
- 4. Ancillary Business to Shell

For further opportunities contact
Hal Martin at 724.777.0847 or email halmartin@howardhanna.com



BCAR MEMBER BENEFITS

One of your BCAR member benefits is this monthly ad that The Beaver County Times graciously runs for you and our association.

Please take a minute to read the benefits of your membership.

Thank you to
The Beaver County Times
for being a wonderful partner
and advancing the goals of
our members.

GOT ADS?

The Times

Please contact: Cyndi Metzler at 724.775.3200 ext. 153 or Debbie Bianco 724-775-3200

Fax: 724.728.4521

Ext. 200

Calling All
Real Estate Brokers
and Agents!

The Times

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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

Congratulations

The Pennsylvania Association of REALTORS® recognized two BCAR members at the Spring Harrisburg Business Meetings Awards Program.

If you have a moment please congratulate the following award winners:

Sally Heimbrook Berkshire Hathaway HomeService

Outstanding Service Awarded by the National Association of REALTORS®

Ron Croushore Berkshire Hathaway HomeService Pennsylvania REALTOR® of the Year

Also recognized from the Eastern Region:

David Dean
Howard Hanna Real Estate
REALTOR® Association of
Metropolitan Pittsburgh
REALTOR® Active in Politics

VOTE! VOTE! VOTE!

The general election is coming up on **Tuesday, November 7**. To be eligible to vote in Pennsylvania's general election this fall, you must be registered before Tuesday, October 10.

There are several ways to register to vote:

Register through the Pennsylvania Department of State's online application. Register at a County Voter Registration Office or other designated sites.

- Register by mail.
- Register at a PennDOT photo center.
- Register at many other state government offices.

Not sure if you're already registered? Visit VotesPA.com to check your registration status.

FLOOD INSURANCE EXTENDED THREE MONTHS

President Donald Trump signed a three month extension of the National Flood Insurance Program, ensuring insurance won't lapse on Sept. 30. The program's next expiration date is December 8. NAR's Call for Action concluded September 8. NAR will continue legislative advocacy efforts for the 21st Century Flood Reform Act, which provides for long-term reauthorization and makes needed reforms.

CLOSING COST FEES

PAR has created a website that highlights research conducted about closing cost fees in the commonwealth. The research was conducted to help legislators understand the increasing burden on homebuyers. Realtors® are encouraged to talk to their state legislators or other elected officials about these fees and direct legislators to ClosingCostsPA.com. The site allows users to search for the closing costs in specific counties.

PAR URGES SUPPORT OF PROPERTY TAX REFERENDUM

PAR is conducting a targeted consumer campaign to encourage Pennsylvania voters to support the Property Tax Relief and Homestead Exclusion referendum on the ballot in the November election.

If passed, the referendum would allow the state legislature to amend the state constitution to authorize local taxing authorities to exclude from taxation an amount based on the assessed value of homestead property. The General Assembly would still need to enact new legislation which would provide the guidelines and parameters. The referendum would not apply to commercial properties. The Homestead Exclusion Amendment is one step toward achieving real property tax reform.

Watch for more information in the upcoming weeks.



Fax: 412-375-7892

vvalicenti@bactronix.com

Website: www.bactronix.com

Phone: 412-375-7886

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*

Glass and Window Cleaner 304

32 oz. Quart \$4.90 / bottle 32 oz. Quart \$52.80/ case of 12

*

Carpet Cleaner

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REALTOR ROUND TABLE 2017











14 hours of CE including your mandatory topic... Rules and Regulations!

CALL 412-561-2682 to register

Sponsored by RAMP at the Fairfield Inn in Monaca Lunch provided by Platinum Sponsor:

Huntington National Bank-Bill Stouffer 671 Third Street, Beaver PA 724-561-1033

November 10 9am- 12:30pm	Real Estate Ethics (3.5 hours)	Mary Lynne Deets, M.Ed GREEN, GRI, SRES will teach Real Estate Ethics, an approved 3.5 hour continuing education course. All REALTORS® are required by the National Association of REALTORS® to complete Ethics training every two years. The current biennial cycle will end Dec. 31, 2018. Our course meets this requirement and provides you with 3.5 hours of continuing education at the same time!
November 10 1-4:30 pm	*Required Rules & Regulations* (3.5 hours)	Mary Lynne, M.Ed, GREEN, SRES will teach the Commission mandated CE course "Required Rules and Regulations". The Commission implemented new policy requiring that all licensees take at least three hours of continuing education during the 2016-2018 renewal in topics related to commission rules and regulations.
November 15 9am- 12:30 pm	Deeds: The Devil is in the Details	Ginny Frank, ABR, GRI will teach all about deeds and you can be sure that the devil is in the details on this one! Fast paced and informative course, don't miss out!
November 15 1-4:30pm	Risk Reduction (3.5 hours)	Taught by Ginny Frank, ABR, GRI, Agents will review section 604 of Act 15 (The Prohibitive Acts) so that they will have a better understanding of the laws that will keep both themselves and their clients out of trouble. Agents will become aware of the most common mistakes that agents make and how to avoid them.

2018 REALTOR DUES

Later this month you will receive an invoice from your broker or in the mail for 2018 REALTOR Dues. This year you will be required to pay your dues on line if you are using a credit card. Please follow the instructions below to pay your 2018 dues:

- 1. Go to www.realtor.org
- 2. Click on PAY DUES
- 3. **Sign in** using your username and password, if you do not have a username and password w/NAR then be prepared with your NRDS number* to do so.
- 4. Click on MY INVOICE
- 5. You will see "Member Invoicing and Billing Year 2018" Click on "PAY MY 2018 INVOICE"

PAR will be processing RPAC contributions when you pay your 2018 dues. They have set the level of donation at \$25.00 which is what most associations collect, **HOWEVER** you are able to adjust that amount to \$15.00 which is the investment level that BCAR has suggested in the past.

If you are a secondary member paying with a credit card, please call the association office or return your invoice with credit card information.

*NRDS number can be found at www.mybcar.com. Sign in using your Real Estate License number as your Username <u>AND</u> Password (Please use all caps for letters).

THANK YOU!

BEAVER COUNTY ASSOCIATION OF REALTORS®

2018 REALTOR® Dues Invoice

650 Corporation St., Suite 401 Beaver PA 15009

Email: bcar3@mybcar.net Website: www.mybcar.com Phone: 724.774.4126 Fax:724-774-1984

NAME:				
NRDS #:				
OFFICE:				
OFFICE ADDRESS:				
LICENSE#:	EMAIL:			
	CREDIT CARDS - <u>NEV</u>	V FOR 2018		
If you are a PRIMARY member paying by <u>credit card</u> , you will need to pay online at <u>www.realtor.org</u> to have your payment processed. You will be asked to sign in with your NAR username and password to access the site. If you are not registered with NAR you will need your NRDS # (provided above) and last name. Membership dues paid with a credit card will no longer be accepted by our local office.				
	CHECKS			
	SED:CHECK NU checks payable to BCAR. insufficient funds will be levied with a \$25	JMBER:		
Prima	SECONDARY MEMBER ary Membership held at:			
1	SED:CHECK NUMBER:			
Note: Secondary memberships are available to REALTORS® that hold a primary membership in another association. Secondary members, please call 724.774.4126 to pay with credit card.				
Dues Paid AFTER January 1, 2018 are subject to \$50 Late Fee				
	NAR \$ 155.0 PAR 150.0 LOCAL 130.0 RPAC <u>15.0</u> TOTAL \$ 450.0	0 0 0 Voluntary donation to RPAC*		

Membership to the Association of REALTORS is a three-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Association on your behalf. The 2018 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2018, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows:

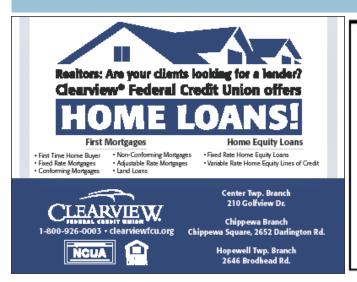
PAR: Of the \$150 per member dues, 10% (\$15) is nondeductible by members for income tax purposes.

NAR: Of the \$120 per member dues, 42% (\$50) is nondeductible by members for income tax purposes.

The \$35 Public Awareness assessment is fully deductible.

ANY DUES NOT PAID BY DECEMBER 31, 2017 WILL INCUR A \$50 LATE FEE ACCORDING TO ARTICLE 10 SECTION 4 OF THE BYLAWS WHICH PROVIDES THAT ALL DUES ARE OWED AND PAYABLE ON JANUARY 1*.

*REALTORS® Political Action Committee



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Beaver County Association of REALTORS 2017 Affiliate Listing

Company Name	Representative	Phone	Email
Acre of Beaver County	Carl Follmer/Penny Jones	724-277-6961	jonespt@comcast.net
AgChoice Farm Credit & Country Mortgages	Alyssa Sheppard & Kathy Hartzell	724-482-2173	asheppard@agchoice.com
All Realty Transfers	Sue Grady & Joseph Budicak, Esq.	724-847-4460	sue@allrealtytransfers.com
American General Services	John Fencil & Rebecca Larson	724-728-9507	agscbeaver@verizon.net
Bactronix Corp. [°]	Joseph Kleynjans & Vincent Valicenti	855-515-3231	vvalicenti@bactronix.com
Beaver County Times	Debbie Bianco & Cyndi Metzler	724-775-3200	dbianco@timesonline.com
Brokers Settlement Services	Rich Masucci	412-322-4001	rmasucci@bsstitle.com
Budget Blinds of Beaver	Shirell & Frank Tislaretz	724-359-2726	fstislaretz@budgetblinds.com
Cleaview Federal Credit Union	Tim Murtagh & Susan Moore	800-926-0003	tmurtagh@clearviewfcu.org
Deb Herman Marketing Communications	Deb Herman	412-974-2971	deb@DebHermanMarCom.com
Design Inspirations	Kathleen Kirby	724-622-4934	dishades@comcast.net
ECA/Ed Cline Appraisals	Ed Cline & Dave Moore	724-847-3211	appraisals@eca1.com
Excel Mortgage Group	Bill Roorback & Mona Simmons	724-775-3090	mona@xlmortgage.com
Farmer's National Bank	Ted George & Pam Woodling	724-622-4162	tgeorge@farmersbankgroup.com
First Choice Mortgage Services	Linda Martin & Chris Healy	724-772-2022	linda@ourfirstchoice.com
Hancock County Savings Bank	Chrystal Duke & Debbie Walker	800-225-1620	cduke@hcsbank.com
Heritage Security & Service	Greg Peluso & David Peluso	724-857-3371	title@heritagesecurity.net
Home Savings & Loan-Beaver	Denise Baker	724-770-0800	dbaker@homesavings.com
Home Savings & Loan- Cranberry	Rob Good	724-309-2356	rgood@homesavings.com
HouseMaster Inspections	Jocelyn Cilik & Ivan Cilik	724-772-5593	jocelyncilik@housemaster.com
Housing Opportunities of Beaver County	Frank Wilson & Kevin Campanaro	724-728-7511	fwilson@hobcinfo.org
HSA Home Warranty	Joel Bolinger	412-657-6265	joel.bolinger@onlinhsa.com
Huntington National Bank	William Stouffer	412-883-1524	william.p.stouffer@huntington.com
Insurance Unlimited Services, Inc.	Craig Nunamaker & Bethanne Homitz	724-728-2620	ins@insuranceunlimited.org
			16

Beaver County Association of REALTORS 2017 Affiliate Listing

Company Name	Representative	Phone	Email
J.L. Camp Inspection Services	Tom & Terri Laurito	724-495-2331	terri@jlcampinspections.com
Keymax Settlement Services	Lori LaMarca & Jeff Reed	724-933-6330	Ilmarca@keymaxsettlement.com
Liberty Mutual Insurance	Emily Kutzavitch	724-776-2350	emily.kutzavitch@libertymutual.com
Mars Bank	Shelley Hysong	724-742-2800	shysong@marsbank.com
Mortgage Lending Solutions	Mark Holp	724-774-9464	mark@mortgagelendingsolutions
Paul Davis of Western PA	Lori Jeannette & Tracy Kelosky	724-758-6540	lori.jeannette@pauldavis.com
Penn Suburban Abstract	Joni Sprout	724-776-9750	j.sprout@pennsuburbanabstract.com
PNC	Jacob Gaul	412-225-3301	jacob.gaul@pnc.com
Powers Appraisals	Garret Powers & Angela Javorsky	330-533-8957	rgpapp@zoominternet.net
Precision Home Inspections	Shawn Bruce	724-628-6838	precisionhome@zoominternet.net
Premier Mortgage &	Charles & Kara Nardone	724-843-2336	cnardone@premiermtghe.com
Rite Rug Direct	Dave Belanger	724-407-4036	davidbelanger@riterug.com
Signature Settlement	Andrew & Erika Bromley	724-728-8873	info@ssstitle.com
SingleSource	Ed Austin & Susan Cioc	866-620-7577	eaustin@singlesourceproperty.com
Steri-Clean Pittsburgh	Rachel Cline & Molly Suehr	724-516-4000	rcline@steri-clean.com
T.A. Closing Network	Susan Brody & Janet Sittig	412-531-1050	closings@taclosing.com
Title Resource Group	Diana Ley & Joey Macy	412-922-8500	dianaley@trgc.com
Top Flite Financial	Ryan Cuffle	330-501-9528	rcuffle@topflitefinancial.com
Union Building & Loan Savings Bank	Jamie Prah & Amanda Albanese	724-775-1609	aalbanese@unionblsb.com
Victorian Finance	Sonny Bringol, Jr. & Jim Skal	412-854-4500	info@victorianfinance.com
Wells Fargo Home Mortgage	Todd Johnson	612-382-7461	mlsmemberships@wellsfargo.com
West Penn Financial Service Center, Inc.	Heather Matuszewski & Nicole Carlin	724-513-6559	heather.m@westpennfinancial.net

BEAVER COUNTY ASSOCIATION of REALTORS

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650 Corporation St.
Suite 401
Beaver PA 15009
Phone:
724-774-4126
Fax:
724-774-1984

Association Exec.
Rose DeWeese

E-mail:

bcar3@bcar.net

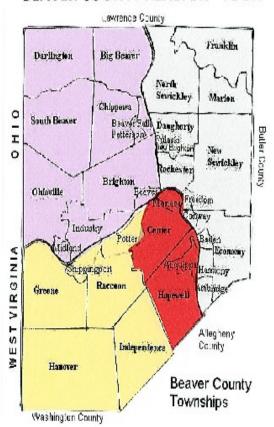
*

THE REALTOR
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DEADLINE
Please remit all
submissions for
The Report by
the last
business day of
the month.
Thank you.

*

Place an ad in our monthly publication. Full Page-\$100 Half Page-\$15

BEAVER COUNTY REALTOR® TOUR



The Beaver County REALTOR $^\alpha$ Tour is every Tuesday 10:00 am - 12:00 pm. The tour is broken up into zones as follows:

- 1st Tuesday of the month
- 2nd Tuesday of the month
- 3rd Tuesday of the month
- 4th Tuesday of the month

NEW LISTINGS: If you have a new listing and would like it to be on the Beaver County Tour you must go to the multi list *NO LATER THAN NOON ON MONDAYS* and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the are your listing is located.

