

THE REALTOR REPORT

PRESIDENT'S LETTER

SEPTEMBER 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:
Karen Fuller

Hello REALTORS and Affiliates,

Back to school, perfect weather and football, what a great time of the year!! Not to mention the 3rd quarter of my presidency. It's been a bit of a roller coaster ride with the announcement of the lovely Ms Karen Fuller resigning and scrambling to find association members to step up to the plate to fill board positions. However, it is all coming together and it should be a smooth transition for Mr. Williams to take over.



With all of the road construction, closed roads, exits and the whole you can't get there from here thing, the real estate market remains strong. Good news right?? Good for all you hard working realtors keep the industry going.

We will be voting on a couple of very important issues at the next general membership meeting, Steak Gate, in October so highly suggest you attend. If you don't vote you waive your right to bitch.

Still lots of good information on PAR JUST LISTED, take the time to read it you just might learn something.

Don't forget to support our affiliates at their very informative 2016 Round Table on September 14th. For reservations email or call Karen Fuller.

Quote for the day

The question isn't who is going to let me, it's who is going to stop me.

Ayn Rand

Bridget Wysocki
2016 President

HAPPY 
SEPTEMBER!!

The Beaver County Association of REALTORS® is looking for a new Association Executive.
The job description is below and the application can be found on our website.

ASSOCIATION EXECUTIVE POSITION

About the job:

Must maintain a positive and professional attitude and must have exemplary customer service skills. Be able to multi task while maintaining attention to detail. Work independently as well as in a team environment. Must possess good judgment and problem solving skills.

Job requirements:

Office duties: answer phone, mail, filing, copies and faxes, order supplies and keep a neat work environment.

Computer Skills: Data Entry, outlook, excel, publisher, and word,

Quickbooks and accounting knowledge, deposits and write checks

Maintain files and filing system – paper and electronic

Maintain company website, monthly and special events advertising

Traveling, Evening hours, Background and Credit Check required

Real Estate Background a plus, but you are not able to have an active real estate license.

Application available on our website at www.mybcar.com. Send application, job acknowledgement, resume, and salary requirements to Beaver County Association of REALTORS by **September 9th**.



Beaver County Association of REALTORS®

2016 Election Slate



The following slate for the election of Officers and Directors for 2016 has been approved by the Nominating Committee. Additional candidates for the offices to be filled may be placed in nomination by petition signed by at least twenty-five (25) members eligible to vote. The petition shall be filed with the Association Executive NO LATER THAN **SEPTEMBER 30th**. (Petitions available upon request at the association office.) The election shall be conducted by electronic vote or paper ballot. (available only at the association office) **The election cutoff will be midnight November 1st.**

Proposed Slate of Officers and Directors for 2016

President: Bob Williams

President Elect: Lorraine Ross

Secretary: Judy Plakosh

Treasurer: Ruthanne Belus

Directors: Dave Bodell, Ernie D'Achille and Jeannie Parrish

**Voting will be conducted electronically at BCAR's website
www.mybcar.com starting October 18th.**

Affiliates Sponsored Round Table



WEDNESDAY, SEPTEMBER 14, 2016

First Presbyterian Church

252 College Avenue, Beaver, PA

Please join us!

**Only \$10 per person includes breakfast
cash or checks payable at door**

Bring business cards to be eligible for drawings at each affiliate table

50/50 Raffle, Raffle for local dues paid a \$130 value, Lottery Tree

MUST BE PRESENT TO WIN

Your Affiliates are constantly working to keep you informed –

Sponsored Topics:

- About the Association
- Anticipated Effects of the Cracker Plant
- Appraisals
- Home Inspections
- Lending Updates
- West Penn Multi-List

Registration 8:00 a.m.

Breakfast 8:30 a.m.

Round Table 9:00 until 10:30

- Scrambled Eggs
- Bacon and Sausage
- Home Fried Potatoes
- Biscuits with Butter and Jelly
- Fresh Brewed Coffee
- Orange and Cranberry juice

RSVP by **Thurs, Sept 8th to Association office at 724-774-4126**

or email bcar3@verizon.net

UPCOMING EVENTS:



SEPTEMBER— **2017 REALTOR DUES BILLINGS WILL BE MAILED**

September 14th Affiliate Sponsored Round Table, First Presbyterian Church

October 13th Steak Gate, Two Mile Run Park

November 2nd Charity Auction, The Club at Shadow Lakes

December 2nd REALTOR® Ring Day

January 9, 2017 All Sales Awards Due to Assoc Office

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

CODE OF ETHICS

Article 1: REALTORS® protect and promote their clients' interests while treating all parties honestly.

Welcome New Members:

Secondary Members: **Karen Fuelling** – Berkshire Hathaway, Cranberry Twp; **Robert Green** – Berkshire Hathaway, Sewickley; **Sandy Zahn** – Coldwell Banker, Cranberry Twp

Member Changes: **Paulette Lavsa** is now with Berkshire Hathaway, McKnight Road office. Her new email address is paulettelavsa@thepreferedrealty.com

Anthony Antonio is now with RE/MAX Select, McCandles office. His email address is aj.antonio1305@gmail.com

Lisa Leonberg is now with EXP Realty. Her email address is lisa@pittshomesearch.com.

Kate Nashatal is now with Northwood, Beaver office. Her email address is knashatal@northwood.com.

New Affiliate Member: **Hanover Engineering Associates** 724-598-6414 Scott Brown
26 Nesbitt Road, Suite 254 Fax: 724-598-6416 Joseph Corona
New Castle, PA 16105 Email: sbrown@hanovereng.com

Affiliate Changes: **AgChoice Farm Credit** has a new representative, **Alyssa Sheppard**. Her email address is asheppard@agchoice.com

Condolences to **Amy Logan** of RE/MAX Select and family in the passing of her father.

to the family and friends of REALTOR® member **Rick “Ray” Smith** of Howard Hanna, Beaver office in his passing.

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



Real Estate Mortgage Title Insurance



**HOWARD HANNA
REAL ESTATE'S
ANNUAL
CHILDREN'S HOSPITAL
FREE CARE FUND
NIGHT AT THE RACES**

Friday, September 23, 2016

Center Stage

1495 Old Brodhead Rd., Monaca

Door opens @ 6:00pm

\$30 per person - \$40 per couple

Price of admission includes
Food
Beverages (including Beer)
And
1 horse
Additional horses \$10



Children's Free Care Fund

For
Reservations
Contact
Bridget 412-974-8592
Pam 724-494-1146

GOVERNMENT AFFAIRS CORNER

The Beaver County Association of Realtors sponsored a legislative forum hosted by the Chamber of Commerce in Beaver Falls. State Senator Elder Vogel and State Representatives Rob Matzie, Jim Marshall and Jaret Gibbons were in attendance to answer questions regarding the construction and impact of the Shell cracker plant project, bi-partisan progress on the budget, and the opioid issues that face the region. Several members of the Association's leadership and I were in attendance to listen and engage with the legislators.

The Pittsburgh City Council is considering legislation to create an Affordable Housing Trust Fund. Proposed funding mechanisms include a real estate tax millage increase and/or a 1% increase to the Realty Transfer Tax in the city. These proposed tax increases would affect any Beaver County Association of Realtors members who do business within the city limits. We have launched an electronic petition for those to pledge support against any increase to the realty transfer tax. The petition is located on the advocacy page of RAMP website.

Going into the fall legislative session, we are keeping an eye on several pieces of legislation at the state level that are currently in committee and could impact the REALTOR community. These bills include House Bill 2009/Senate Bill 619 – Meth lab disclosure, Senate Bill 141 – Flood disclosure and Senate Bill 20 – Lead disclosure. Additionally, we will continue to urge movement on HB 1437 which standardizes the “fit for habitation” inspection rules imposed by municipalities and is currently in committee in the State Senate.

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

DID YOU TAKE ETHICS AS A CE CLASS?

The National Association of REALTORS® requires that every four (4) years REALTORS® **MUST** complete Code of Ethics Training. This is a requirement of being a REALTOR® member and is **due by December 31, 2016**. This class can be achieved through continuing education, new member orientation, or code of ethics online at www.realtor.org.



If you have taken ethics training through continuing education not sponsored by the Beaver County Assoc. of REALTORS® then please be sure to supply the association office with that documentation. Each association is responsible for tracking the Quadrennial Code of Ethics Training.

**The association will also be hosting a Quadrennial Code of Ethics Training.
This is not scheduled yet so watch for details.**

Again, if you have taken ethics as a ce class not sponsored by BCAR please be sure to provide that info to the association office, so you received credit for the National Association.

Any questions, please call BCAR at 724-774-4126.



Beaver County Association of REALTORS®



Annual STEAK GATE / PICNIC



**ENTERTAINMENT
THIS YEAR.....
COMEDIAN**

Thursday, October 13th
(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 6th.

REALTORS® REACHOUT:

October is REALTOR® Reachout. The association will be collecting non-perishable food items or monetary donations for the Salvation Army food bank at this event. Please bring your donations!



PENN STATE, MONACA CAMPUS Required Pre-Licensing Salesperson Courses

Real Estate Fundamentals

Mondays and Thursdays
September 26 through November 14, 2016, 6:00 p.m. - 8:00 p.m.
Fee: \$275

Location:
Penn State Beaver
100 University Drive
Monaca, PA

Real Estate Practice

Mondays and Thursdays
September 26 through November 14, 8:15 p.m. - 10:15 p.m.
Fee: \$275

724-773-3700

beaverce@psu.edu



 **FARMERS**
NEIGHBORHOOD
LOAN PROGRAM

A first mortgage loan to assist in the purchase of a home for low-to-moderate income families and in low-to-moderate neighborhoods.

- \$70,000 Maximum Sales Price
- 3% Down Payment
- 6% Maximum Seller Assist
- No PMI
- Minimum Credit Score 600
- Conventional Loan and Conventional Appraisal
- Single Family Homes, Condos, Manufactured Housing
- Housing Opportunity of Beaver County Grant Eligible [program requirements apply]

Ted George

Mortgage Loan Officer

NMLS # 562791

724-709-2044 or 724-622-4162

tgeorge@farmersbankgroup.com

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Excel Mortgage Group, Inc.

325 Beaver Street
 Beaver, PA 15009

Office 724-775-3090
 Fax 724-775-3133

- **FHA / VA (EXPERTS FOR 20 YEARS)**
- **USDA GUARANTEED RURAL HOUSING (EXPERTS FOR OVER 10 YEARS)**
- **CONVENTIONAL**
- **PURCHASE / REFINANCE**
- **CONSTRUCTION**
- **INVESTMENT**

AVAILABLE EVENINGS AND WEEKENDS!!!!

Bill Roorback
 Owner /Sr. Loan Specialist
 Cell: 724-462-5151
broorback@xlmortgage.com
 NMLS #140581

Mona Simmons
 Loan Specialist
 Cell: 724-561-3158
mona@xlmortgage.com
 NMLS #144218

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How many of your homebuyers could benefit from a 2% down payment?

The Wells Fargo Community Development Mortgage program is designed to help make homeownership more attainable for low-to-moderate income customers.

Homebuyers can take advantage of:

- Down payments as low as 2%.
- No mortgage insurance required.
- Less demanding guidelines — homebuyers may qualify at 100% or below Area Median Income limits with a single 42% debt-to-income ratio and a non-traditional credit history.
- Greater flexibility — for sources of down payment and closing costs, including seller closing cost contributions up to 3%.
- Various eligible properties — including primary, owner-occupied 1-2 unit homes, condos, PUDs, and townhomes.

Additional information:

- Program is for home purchases only.
- Homebuyer education may be required, which is now available online.

Let's work together

I can help you take full advantage of Wells Fargo programs and services designed to help you build business, help qualified buyers get approved, and close deals.

Contact me today

Bill Stouffer

Mortgage Specialist
Phone: 412-863-1524
www.wfhm.com/william-stouffer
William.P.Stouffer@wellsfargo.com
NMLS ID 126079

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Together we'll go far





**Realtors: Are your clients looking for a lender?
Clearview® Federal Credit Union offers**

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- Fixed Rate Mortgages
- Conforming Mortgages
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- Fixed Rate Home Equity Loans
- Variable Rate Home Equity Lines of Credit



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Chippewa Branch
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch
2646 Brodhead Rd.

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About the Author

Kathleen McQuilkin, CRS, CRP, CSP, GRI, SRES
Kathy is the 2016 president-elect of the Pennsylvania Association of Realtors® and she works in Chester County.

September is Realtor® Safety Month: How are you protecting yourself?

Your safety should always be at the priority for you in your real estate career. Realtor® Safety Month is September, and this is the month to reevaluate and make sure you are doing everything possible to keep yourself safe.

Realtor® Magazine recently published a piece on [common practices](#) that you may do without realizing you are putting yourself in danger. Do you take clients into rooms with one exit? Author Graham Woods suggests you encourage clients to instead examine rooms like basements and attics on their own. If you park your car in the driveway, someone can block you in, making it hard to escape. Putting your technology on display may make you the target for a robbery. Also, some agents aren't as strict with relocation clients. Make sure to always use your typical safety precautions, regardless of clients.

These aren't the only ways to protect yourself, and the National Association of Realtors® has a variety of tools and materials to not only use during Realtor® Safety Month, but throughout the year, including:

[Realtor® safety field guide](#)
[Realtor® safety webinars](#)

[Realtor® safety videos](#)
[Realtor® safety articles and blog posts](#)

[Realtor® safety materials](#)

And don't miss out on learning even more. NAR will offer a free safety webinar on Wednesday, Sept. 14, at 2 p.m., titled "[Get Smart About Smart Homes and Your Safety,](#)" presented by Tara Christianson. The webinar will help Realtors® like yourself better understand smart home technology and what you need to know to protect both yourself and your clients.

Top 10 Real Estate Agent Safety Tips

1. Careful with personal info
2. Verify customer information
3. Enlist a coworker
4. Announce your showings
5. Scout locations early
6. Keep phone in hand
7. Keep customer in sight
8. Pay attention to exits
9. Take a self-defense class
10. Trust your gut

It is time once again for the Annual Charity Auction. The letter asking for donations is below. We need your help to make this event a success. If you are interested in donating, please get it into the association office by **OCTOBER 14TH**. Thank you for your continued support.

Beaver County Association of REALTORS®

*650 Corporation Street, Suite 401
Beaver, PA 15009*

*Phone: (724) 774-4126
Fax: (724) 774-1984*

September 1, 2016

Dear REALTOR® Friend,

The Beaver County Association of REALTORS® is gearing up for our Annual Charity Auction to be held on November 2, 2016, at The Club at Shadow Lakes in Aliquippa.

This annual event has grown each year and last year it was possible to donate over \$15,000 to local charities, such as Beaver Valley Intermediate Unit PTO, Boy Scouts of America, Habitat for Humanity, Women's Shelter, the Yellow Ribbon Girls, and others.

In preparation for this year's event, we are asking support of REALTOR® members, affiliates, individuals, and local businesses. We are accepting monetary donations, gift baskets, gift cards, and any item donated. These items are then used in either our live, silent, or Chinese auctions the night of the event.

As a special "thank you" to our contributors, a full page ad runs in the Beaver County Times, listing all who have donated for that year's auction. Also our contribution is listed in many of the charities newsletters that we donate to from the auction.

Please help the Auction Committee by getting your donation in as soon as possible, but no later than October 14th. If you have any questions, please call the Beaver County Association of REALTORS® office at 724-774-4126 or Auction Committee Chairman, Vic (Bill) Smith at 724-774-2222 X218.

We understand the economic time facing the country, and charities are being hit hard. So any contribution to the charity auction would be greatly appreciated. "Thank You" in advance for your participation.

Respectfully submitted,

Vic Smith, Auction Committee Chairman
Beaver County Association of REALTORS®

BEAVER COUNTY ASSOCIATION OF REALTORS®

PRESENTS

ANNUAL CHARITY AUCTION



WHEN: Wednesday, November 2, 2016

WHERE: The Club at Shadow Lakes

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.

**Great Time
to start your
Christmas
Shopping!!**

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 26th FOR RESERVATION!!



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



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.



SCHOOL

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

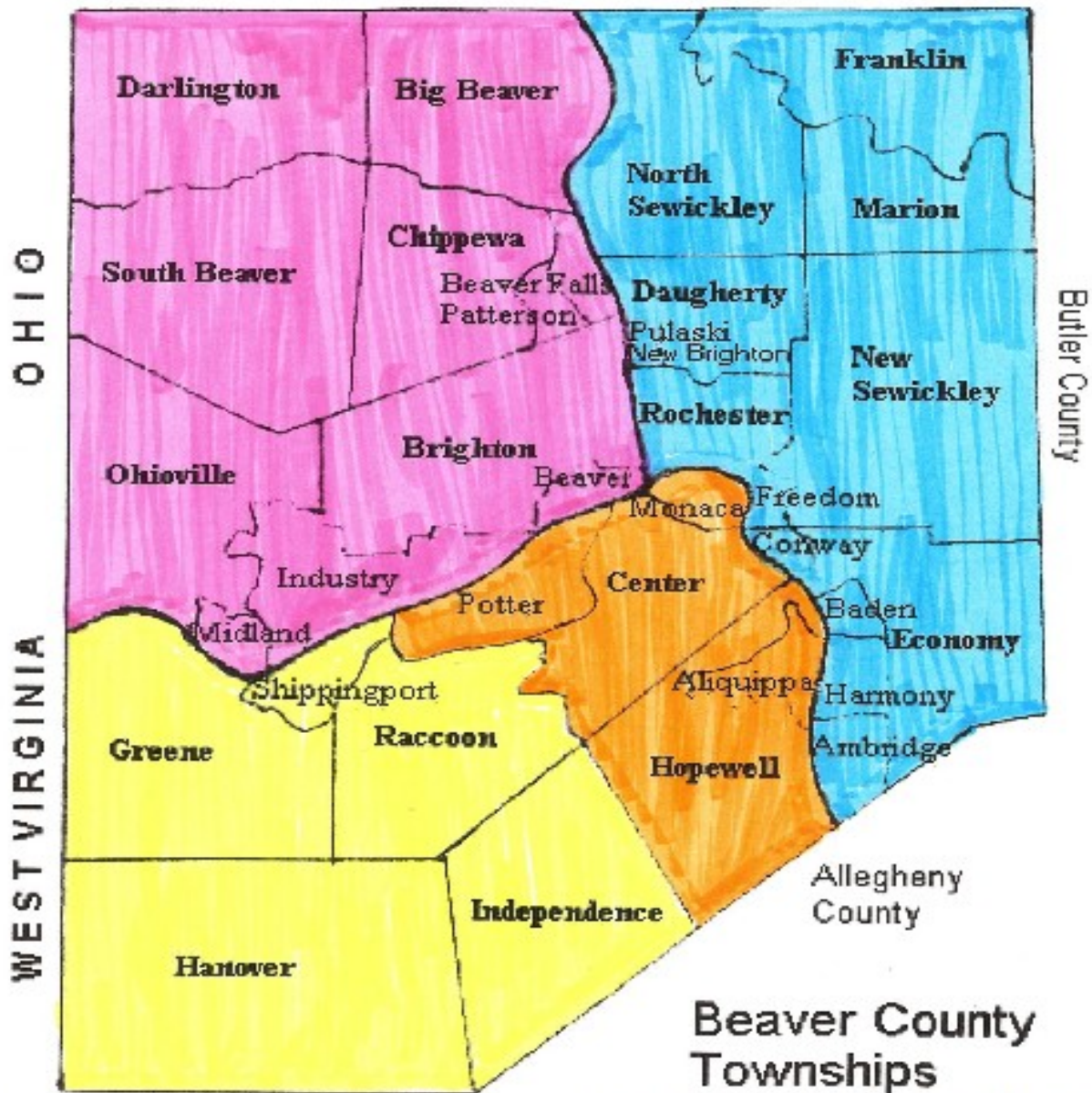
Affiliates are companies who have services in the real estate industry or benefits for REALTORS® members.

- ✓ **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

WESBANCO BANK

Phone: 724-909-7053

Representative: Michael Colangelo

Serve Beaver County and Western Pennsylvania

Products/Services Offered: All residential mortgage lending products for Purchase, Refinance, and New Construction

WEST PENN FINANCIAL SERVICE CENTER, INC.

Phone: 412-2462719

Representative: Heather Matuszewski

Serve Allegheny, Beaver, Butler, and Mercer Counties

Products/Services Offered: Home financing for new home purchases and refinances. Offer Conventional, FHA, VA, USDA and PHFA Bold Loans.

ACRE of BEAVER COUNTY

Phone: 724-277-6961

Representatives: Carl Follmer and Wayne Simkins

Serve Beaver County and nearby surrounding area

Products/Services Offered: Non Profit Organization of Real Estate Investors for networking, education, and community service.

AgCHOICE FARM CREDIT

Phone: 724-482-2173

Representatives: Alyssa Sheppard and Jim Hoge

Serve Armstrong, Beaver, Butler, Clarion, Jefferson and Lawrence Counties

Products/Services Offered: Farm Loans, Country Home Loans, Appraisal Services, Leasing, Accounting, Records and Tax Services, Credit Life Insurance, Credit Lines, Land Loans, Construction, Home Loans, Conventional Home Loans, Secondary Market Mortgages (SMM)