

REALTOR® RAPPER

MY FELLOW REALTORS®,

THIS IS PROBABLY THE HARDEST PART OF THE JOB FOR ME.....CAUSE I DON'T TYPE REAL QUICK OR REAL GOOD. SO EXCUSE THE ALL CAPS....BUT ITS EASIER FOR ME..... AND PROBABLY EASIER TO READ FOR SOME OF US OLDER FOLKS LIKE FRANK D'AMICO AND SUCH!!!!!!!!!!!!!!

AS I SAID AT THE AWARDS BANQUET / INSTALLATION DINNER. I WANT THIS TO BE THE YEAR YOU START TO **WANT** TO BELONG TO THE REALTOR® ORGANIZATION NOT YOU **HAVE** TO BELONG! SO I'M GOING TO BE USING THIS LETTER AND OUR WEB-SITE AS THE CATALYST TO GET TO YOU AS OFTEN AND AS QUICKLY AS POSSIBLE. CONVERSELY I EXPECT YOU TO BE ABLE TO COMMUNICATE WITH US MORE QUICKLY AND EASY THROUGH OUR WEB SITE OR EMAIL.

I WANT TO START A MESSAGE BOARD TO THE PRESIDENT / BOARD OF DIRECTORS. I WANT TO HEAR YOUR SUGGESTIONS, CONSTRUCTIVE CRITICISMS, OPINIONS. I DON'T WANT SELF-SERVING SUGGESTIONS, PERSONAL PROBLEMS OR PERSONAL ATTACKS. IF YOU HAVE SOMETHING FOR THE **GOOD OF THE ORDER** I WANT TO HEAR IT. AND FOR RIGHT NOW YOU CAN USE MY EMAIL RZ@OXFORDREALTY.ORG OR THE BOARD OFFICE BCAR3@VERIZON.NET

AS SOON AS WE HAVE THE WEB SITE SET UP FOR MESSAGES I'LL GET THAT TO YOU.

FOR LACK OF A BETTER TERM, I'M GOING TO CALL THIS ELECTRONIC (HI-TECH) BRAINSTORMING. WE CAN THROW OUT AN IDEA A WEEK (OR WHENEVER) AND WAIT FOR YOUR RESPONSES.

THOUGHT FOR THIS WEEK

1. IS IT TIME TO CHANGE THE FORMAT OF THE AWARDS BANQUET
2. SHOULD IT BE MORE FORMAL OR LESS FORMAL?
3. SHOULD WE SEPARATE THE AWARDS FROM THE INSTALLATION AND HAVE AWARDS ONLY?
4. WHAT DID YOU THINK OF THE AWARDS CATEGORIES?
5. DO YOU CARE IF THERE IS ENTERTAINMENT, WHAT KIND WOULD YOU PREFER?
6. SHOULD WE KEEP THE MILLION DOLLAR AWARD.. OR START HIGHER?
7. SHOULD THERE BE A SEARCH COMMITTEE THAT IS ACTIVE ALL YEAR LONG TO FIND THE REALTOR® OF THE YEAR?

THIS IS THE TYPE OF THING THAT I THINK WILL HELP US BE MORE IN TOUCH WITH THE MEMBERSHIP. THIS IS YOUR OPPORTUNITY.....GET INVOLVED!!!

FRATERNALLY

RUDY ZETZ, 2009 PRESIDENT

PS. BE SURE TO ATTEND THE GENERAL MEMBERSHIP MEETING ON MARCH 4th.
GOOD FOOD AT GREAT PRICES!!

February 2009

2009 Officers and Board of Directors

President: Rudy Zetz, Jr.

President-Elect: Peg Gahles

Secretary: Jack Lyden

Treasurer: Mike Raich

Directors: Leslie Bostaph
Leslie Chaklos
Frank D'Amico
Keith DeVries
Lisa Dowling
Melissa Hill
Shirley Lyden
Lorraine Ross
Vic (Bill) Smith

Immediate Past-President:
Lynn Gratta

Affiliate Director:
Ellen Caputo

Association Executive:
Karen Fuller

Beaver County Association of REALTORS®

General Membership Meeting

Speaker: Steve Peterson, General Manager of Morrow Motors

Host Office: Prudential Preferred Realty, Chippewa

When: Wednesday, March 4, 2009

**Where: PNA (Polish National Alliance)
(1752 Pennsylvania Ave, Monaca)**

**Time: 6:00 pm Registration
7:00 pm Sit down Dinner**

Cost: \$18.00 / person

Dinner Choice:

16 oz T-Bone Dinner
Stuffed Chicken Breast Dinner
Stuffed Pork Chop Dinner

Reservations and dinner choice

**due by February 25th .
Call BCAR at 724-774-4126.**

Please note, if you make a reservation and are unable to attend, you must cancel the reservation, or you will be billed for the cost of the dinner.

Mark Your Calendar....



The next General Membership meeting will be on April 1st and the speaker will be Mike Kolhman of the Assessment Office and he will be speaking on Foreclosures and Property Assessment.

Affiliate Sponsored

The affiliates are sponsoring a Industry Updates Round Table Seminar on Thursday, March 19th at 3:00 pm at the PNA in Monaca. The cost is \$5.00 and for pre-registering you will be eligible for GPS Unit Raffle. See flyer insert for more details.



Also the affiliates are sponsoring a "Night at the Races". We are planning on this in May and more details will follow. Start thinking about a name for your horse!!!

Congratulations to the
2008 REALTOR® of the YEAR
LYNN M. GRATTA of
Northwood Realty Service in Beaver.

Congratulations to
Emeritus recipient
Robert F. Garvin, Jr. of
Prudential Preferred Realty in Beaver

Sales Award Top Producers.....

Rick Maiella of C/2 I Preferred Properties
for Residential

Joe Sabella of Town Center Associates
for Commercial

John Clay of Coldwell Banker, Moon Twp.
for New Construction

Susan and Austin Daniel of Howard Hanna
West Suburban for Team.

EasyStreet Insurance Services Update

PAR announced last year EasyStreet Insurance to provide insurance products to the members. PAR had partnered with a company to provide customer service and sales but the company was later sold and has moved its business focus away from servicing our individual agents and brokers. As a result active sales on behalf of EasyStreet have been suspended. They are in the process of looking for a new insurance provider. Names and contact information is being collected by Theresa Capricci of those interested in insurance. You can reach Theresa at t.capricci@parealtor.org or by phone 800-555-3390 Ext 3015.



Affiliate Update

The next affiliate meeting is scheduled for Thursday, March 12, 2009 at 9:30 am. The meeting will be held in the Huntington Bank Conference Room 208 on the second floor.

CODE OF ETHICS

Article 13: REALTORS® do not engage in the unauthorized practice of law.

Welcome New Members: Susan Austin-Coldwell Banker, Pittsburgh; Lisa Bossong, John Donovan, Shamus Ganster, and Dara Pruszenski-Keller Williams, Wexford; Michael Dixon-Coldwell Banker, Moon; Vincent Guandolo-Re/MAX Select; David Gutekunst and Corry Shadle-Exit Realty, Harrisburg; Katina Hunter-Coldwell Banker, Cranberry; David O'Leary –Bovard Anderson; Daniel Reeder-Sherm Hosttetter

Switched to BCAR: Sandy Andrews, Gary Bauer, Lawrence Bock, Cheryl Griffiths, Dana Pavlik, Michelle Petty, Jay Souilliard, Sandra Souilliard, and Edward Stadnik-Keller Williams, Wexford; James Auten-Avalar; Marjean Blackham, John Correll, James Lauf, Eve Maloney, and Stephanie Prestia-Coldwell Banker, Cranberry; Linda Brown, Phyllis Greb, and Mary Strobel-Northwood, Cranberry; Carolyn Emerick, Geraldine Jelinek, Roseann Reasner, and Daniel Reed-Northwood, Wexford; James Fyda, Thomas George, Carla Hardt, and Karen Parker-Northwood, Zelie; Bernadine Grant and George Grant-Re/MAX Renaissance; William Grubb, Cynthia Helm, Tory Keefer, Shelley Ketner, Marissa Seeger, Monica Stum, and Robert Watts-Exit Realty; Gregory Higbee-Re/MAX North; Bonnie Howe-Howard Hanna, Cranberry; Megan Laughlin-Howard Hanna, Sewickley; Gregory Mathiowetz-Coldwell Banker, Moon; Robert Schepner-Coldwell Banker Bainbridge; Christopher Town-Re/MAX Select, Cranberry

New Secondary Members: Karen Cowell-Howard Hanna, Cranberry; James Peters-Coldwell Banker, Wexford

New Affiliates: 1st Choice Mortgage Services 1160 Dutilh Road, Suite 100 Mars, PA 16046	724-772-2022 Fax 724-772-2090 Office 412-931-4600	Linda Martin linda@ourfirstchoice.com
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iMortgage Services 2570 Boyce Plaza Rd, Boyce Plaza III Pittsburgh, PA 15241	888-575-8555 Fax 888-575-8825 Email: cseymour@imortgageservices.com	Chris Seymour Ed Austin
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Congratulations to Lee Alan Hostetter of Lee Hostetter Real Estate who was chosen as the 1st runner-up Champion Auctioneer at the 2009 PA Auctioneers Association Bid Calling Championship held January 14, 2009 at the 93rd PA State Farm/Agricultural Show Complex in Harrisburg, PA.

Condolences to Ellen Caputo of Excel Mortgage for the passing of her father.
to Jacqueline Krkuc of Coldwell Banker Moon Twp in the passing of her husband.
to Faith Malutich of Howard Hanna Grove City in the passing of her father.

2008 Sales Awards

1 MILLION

Little, Whitten	Town Center Associates	\$1,002,000
Douglas, Genie	Prudential	\$1,008,000
Bostaph, Leslie	Prudential	\$1,030,373
Kazas, Sylvia	Howard Hanna	\$1,042,985
Brown, Gloria	Prudential	\$1,043,850
Musolin, Michael	C/21 Stefura	\$1,080,250
Boudros, Jean	Prudential	\$1,095,150
Workley, Ida	Prudential	\$1,210,728
Gahles, Peg	Northwood	\$1,217,880
Scott, Andrea	Prudential	\$1,230,900
Cattivera, Ruth	Howard Hanna	\$1,240,600
Dehart, Jill	Bovard Anderson	\$1,253,871
Halama, Mary	Howard Hanna	\$1,291,440
Wysocki, Bridget	Howard Hanna	\$1,364,670
Chaklos, Leslie	Northwood	\$1,390,600
Casbourne, Charles	Howard Hanna	\$1,393,000
McCormick, Susie	Town Center Associates	\$1,418,400
Romanchak, Cynthia	Northwood	\$1,439,000
Kristian, Nancy	Prudential	\$1,501,750
Ford, Janis	Bovard Anderson	\$1,570,921
Iorfido, Linda	Prudential	\$1,639,800
Augspurger, Vanessa	Prudential	\$1,649,159
Dowling, Lisa	Northwood	\$1,667,095
Agudio, Janeen	C/21 Stefura	\$1,736,800
Folmar, Anna Marie	Howard Hanna	\$1,743,324
Hough, Lisa	Coldwell Banker	\$1,809,238
McCarrell, Darlene	Howard Hanna	\$1,819,399
Brimmeier, Rita	RE/MAX Select	\$1,843,400
Pietrandrea, Beverly	Bovard Anderson	\$1,854,471
Friedl, Nancy	Coldwell Banker	\$1,945,650

2 Million

Strobel, Deborah	Acme Realty	\$2,000,000
Brown-Kester, Susan	Prudential	\$2,025,250
Forner, Randy	Prudential	\$2,028,000
Tarquinio, Marcy	Howard Hanna	\$2,055,640
Shrawder, Dawnelle	Coldwell Banker	\$2,065,369
Peluso, Angela	Howard Hanna	\$2,077,485
Randza, Jean	Prudential	\$2,130,750
Gulla, Melissa	RE/MAX Select	\$2,136,863
Hill, Melissa	Northwood	\$2,202,700
Vular, Joe	Coldwell Banker	\$2,212,033
Branham, Michelle	Coldwell Banker	\$2,470,975
Bianco, Lori	Re/MAX Renaissance	\$2,545,439
Heimbrook, Sally	Prudential	\$2,647,660
Green, Kathy	Northwood	\$2,701,575

3 Million

Rees, Doug	RE/MAX Renaissance	\$3,007,840
Razaire, Jan	Howard Hanna	\$3,020,027
Savage, Donna	Coldwell Banker	\$3,125,375
Peterson, Lynn	Prudential	\$3,148,900
Hutman, Karen	Howard Hanna	\$3,274,450
Wallace, Wendy	C/21 Stefura	\$3,283,050
Gennaro, Joann	RE/MAX Select	\$3,284,616
Peluso, Mary Anne	Town Center	\$3,297,800
Yantos, Doris	Howard Hanna	\$3,305,703
Belcastro, Kathy	RE/MAX Select	\$3,387,770

4 Million

Powers, Winnie	Coldwell Banker	\$4,311,613
Logan, Amy	Coldwell Banker	\$4,790,837

5 Million

DeVries, Keith	RE/MAX Renaissance	\$5,105,575
Rossi, Nancy	RE/MAX Select	\$5,171,040
Thompson, Laura	Coldwell Banker	\$5,588,547

6 Million

Maiella, Richard	C/21 Preferred Prop.	\$6,081,955
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COMMERCIAL

Sabella, Joe	Town Center	\$3,762,800
Noah, Patricia	Howard Hanna	\$2,176,400

NEW CONSTRUCTION

Clay, John	Coldwell Banker	\$1,799,851
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TEAMS

Lyden Team (Jack/Shirley)	Prudential	\$3,020,880
Petkunas Team (Brenda/John)	Howard Hanna	\$3,965,000
Fosnot Team (Scott/Tabitha)	RE/MAX Select	\$4,024,721
John DeMille/John Norris	Coldwell Banker	\$4,842,450
Marilyn Caplan/June Erath	Prudential	\$5,437,750
Joe Croft/Molly Tubbs	RE/MAX Select	\$5,528,636
Witterman Team (Brooke/Michael)	RE/MAX Select	\$6,162,236
Laurel Rae Team	RE/MAX Select	\$7,060,583
Daniel Team (Susan/Austin)	Howard Hanna	\$7,189,359

CONGRATULATIONS to all Sales Award Winners!!!

REALTOR® T-Shirt Sale

BCAR has purchased Hanes Beefy White T-shirts with the blue REALTOR® logo on the back and Beaver County Association REALTORS® on the left chest.

The t-shirts range in size from medium to xx-large. The cost is \$10.00.

T-shirts will also be available for sale at general membership meetings or call BCAR at 724-774-4126 to purchase.

Professional Standards Training

Professional Standards Training (PST) will be done differently this year. Because of the newbie training done over the phone the PST will focus on ethics proceedings, with an emphasis on writing goods findings of fact.

The classes will be held.....

March 26 Meadville, Lew Davies Community Center

March 27 Greensburg, The Mountain View Inn
time: 9am to 12:30pm (no lunch)

If you have attended in the past and would like a refresher course, please call BCAR to register.

If you have made changes to your membership...like switched offices or changed your email address. Please be sure to make the association aware of **ALL** changes.

Our information is only current with your help!!!

Also when switching to another office, you may want to check to see if that office is a member of BCAR first, otherwise it could cause a problem with your membership.

Mark your calendars!

Thursday March 19th, 2009

3:00 pm - ?

PNA Club - Monaca

1752 Pennsylvania Avenue

Monaca, PA 15061

Affiliate Sponsored Seminar

INDUSTRY UPDATES & CHANGES

Round-table discussions to include changes in

- *RESPA*
- *FHA Guidelines*
- *Closing and Title Requirements*
- *Appraisal Requirements*
- *Home Inspections*

Question and Answer session to follow! Affiliate representatives from Mortgage, Closing & Title, Insurance, Appraisal and Home Inspection will be there to answer questions.

*Cost is only \$5.00 and includes Snacks, Beverages & Raffle
Snacks provided by Ag Choice Farm Credit*

Win a Garmin GPS donated by AMERICAN GENERAL

You must pre-register with Karen 724-774-4126 at the board office in order to win.

Meet and Greet Happy Hour to follow

“THANK YOU”

Our sincere appreciation and gratitude to the following members whose generous donations made the Installation/Award Banquet a special event.

American General Services Corporation
Sue Grady & Joseph Budicak of All Realty Transfer
Basinger Agency Inc.
Beaver County Times
Bill Roorback & Mona Simmons of Excel Mortgage Group, Inc.
Hancock County Savings Bank, FSB
J.L. Camp Inspection Services, Inc.
Northwood Realty Services—Airport Office
PA Land Title
Penn Suburban Abstract
Robert and Mary Garvin
RE/MAX Select Realty



Calendar of Events:



- February 17 Registration Due for Quadrennial Code of Ethics Training
- February 19 Quadrennial Code of Ethics Training
- February 25 Registration Due for General Membership Meeting
- March 4 General Membership Meeting
- March 12 Affiliate Meeting
- March 17 Pre-registration for Industry Updates
- March 19 Affiliate Sponsored Industry Updates Seminar
- March 26 Professional Standards Training, Greensburg
- April 1 General Membership Meeting with Mike Kohlman
- MAY “Night at the Races”

Municipal Deed Registration Act

Many of you may be aware that Governor Rendell signed the “Municipal Deed Registration Act” into law late last year. The Act is intended to prohibit municipalities from requiring the registration of deeds prior to recording in the County Recorder of Deeds office. The law accomplishes this by requiring the owner or the “agent” working on behalf of the owner to register the deed with the municipality within two days of recording the deed with the county. The legislation was drafted in response to some municipalities holding up deed registration to force compliance with their use and occupancy requirements.

The Municipal Deed Registration act does not define “agent” which unfortunately has an unforeseen consequence. Many municipalities are passing ordinances to ensure compliance with the law. In keeping with the original language, the municipalities require the owner or agent acting on behalf of the owner to register the deed within the two day limit prescribed by law. The ordinances I have seen so far impose a \$600 fine on the owner or agent acting on behalf of the owner if they are delinquent. The question is: what is the definition of agent?

PAR has sought legal opinion to determine the liability of REALTORS®. In the meantime, you are encouraged to keep an eye out for deed registration ordinances. I will be happy to help wherever I can.

Elizabeth Hensil, Local Affairs Specialist for the Pennsylvania Association of REALTORS®

ehensil@parealtor.org

800.555.3390 X-3025 phone

Beaver County Association of REALTORS®

Sponsoring

Quadrennial Code of Ethics Training

When: Thursday, February 19, 2009

Where: Huntington Bank Conf Room 208
(671 Third Street, Beaver)

Time: 6:00 pm to 8:30 pm

Instructor: Robert O. Williams

Cost: \$10 for members of BCAR
\$15 for nonmembers

Last Chance

Prepayment Required

Call BCAR at 724-774-4126 to make your reservation by
February 17th. Seating is Limited!!

The Quadrennial Code of Ethics Training is a requirement of membership to the National, State and Local Associations. At this point your membership is suspended until you have taken your quadrennial training for the 2008 cycle. If you do not take this training by February 28th your membership will be terminated with the National, State and Local Associations.

Payment Information

Name _____ Amount _____

Office _____ Phone # _____

Visa/Mastercard _____ Exp date _____

Mail check to: Beaver County Association of REALTORS®
650 Corporation Street, Suite 401
Beaver, PA 15009

BEAVER COUNTY ASSOCIATION OF REALTORS®

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
www.mybcar.com



Affiliate Information Services

1st CHOICE MORTGAGE SERVICES

Phone: 724-772-2022

Representative: Linda Martin

Serve Allegheny, Beaver, Butler, Lawrence, and Washington Counties
Licensed to do business anywhere in Pennsylvania.

Products/Services Offered: Conventional, FHA, VA, PHFA, USDA Rural Housing, Purchases, Refinances, and New Construction

HSA HOME WARRANTY

Phone: 724-561-7733

Representatives: Greg Long, Territory Manager and Don Wargo, Service Manager

Serve Western Pennsylvania

Products/Services Offered: HSA Home Warranty provides the most affordable and comprehensive home warranty products for today's homeowner. We provide local representation, support, and ongoing training to all our real estate partners throughout Western Pennsylvania.

HUNTINGTON BANK

Phone: 724-561-1033

Representatives: Ted George and Pam Woodling

Serve All States

Products/Services Offered: Conventional 30-25-20-15-10 yr, FHA, VA 30-15 yr, Portfolio Loans, Construction, Lot Loans, No Cost Refinance, ARM's, Balloon Loans, PHFA Loans, and First Time Homebuyer Grants