

REALTOR® RAPPER

AUGUST 2011

**2011 Officers and
Board of Directors**

President: Keith DeVries
President-Elect: Vic (Bill) Smith
Secretary: Leslie Bostaph-Pazur
Treasurer: Michelle Branham
Directors: Lisa Dowling
Lisa Hough
Pam Keczmer
Shirley Lyden
Beverly Pietrandrea
Lorraine Ross
Janice Razaire
Michael Witterman
Rudy Zetz, Jr
Immediate Past-President
Peg Gahles
Affiliate Director:
Ellen Caputo
Association Executive:
Karen Fuller



Calendar of Events:

September 1 Affiliate Meeting

September 15 Affiliate Sponsored Information Seminar
(More details to follow)

September 17 Mandatory New Licensee CE Class
(See insert for details)

September 18—21 Quarterly Meetings in Harrisburg

September 21 BOD Meeting

October—2012 Dues Billings will be Mailed

October 8 Mandatory Elective New Licensee CE Class
(See insert for details)

October 12 Code of Ethics CE Class
(More details to follow)





SAVE THE DATE.....

The Beaver County Association of REALTORS® will be sponsoring 3.5 hours of CE on the Code of Ethics, on Wednesday, October 12 at the Holiday Inn Express in Monaca.

This class will also satisfy your Quadrennial Code of Ethics Training that must be complete by December 31, 2012.

SAVE THE DATE.....

The affiliates are sponsoring an informative seminar on September 15th at the Willows.

Mark your calendars and watch for more details!!

CODE OF ETHICS

Article 9: REALTORS® make sure that contract details are spelled out in writing and that all parties receive copies.

Member Changes: Leslie Gruzinski is now with Keller Williams in Beaver.

Frank Jones is now with #1 Choice Real Estate in Kennedy Twp. Frank's new email address is frank@frankjonesnotary.com.

Condolences to Janis Ford of Bovard Anderson and family in the passing of her daughter.

*** If you have something you would like to put in the Rapper, just call BCAR at 724-774-4126 and we will get it in for you. ***

All items for the Rapper must be in by the first Friday of each month.

Real Estate Continuing Education Requirements

Individuals licensed **AFTER 12/01/2009** are required to complete their first 14 hours of continuing education in specific mandatory Commission developed courses. The courses are "Mandatory Core Continuing Education Courses for New Licensees" and the residential elective is entitled "Elective Residential Focus Course for New Licensees."

The Beaver County and Butler County Association of REALTORS® are joining forces and offering these two classes.

"Mandatory Core Continuing Education Courses For New Licensees"

Saturday, September 17, 2011

9:00 am to 4:30 pm

Hampton Inn

On Executive Drive in Cranberry Twp

Cost \$80.00 for 7 hours + Continental Breakfast

"Elective Residential Focus Course for New Licensees"

Saturday, October 8, 2011

9:00 am to 4:30 pm

Hampton Inn

On Executive Drive in Cranberry Twp

Cost \$80.00 for 7 hours + Continental Breakfast

You must REGISTER at www.rampschool.com

To register go to www.rampschool.com

click on the date for each class

and follow registration link.

For questions, please call Beaver County Assoc of REALTORS® at 724-774-4126.



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- **INVESTMENT**

AVAILABLE EVENINGS AND WEEKENDS!!!!

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

Ellen Caputo
Sr. Loan Specialist
Cell: 724-971-5433
ecaputo11@yahoo.com
NMLS #143679

Mona Simmons
Loan Specialist
Cell: 724-561-3158
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Ted George
Mortgage Loan Officer
724-561-1033
ted.george@huntington.com

Dave Shallcross
Mortgage Loan Officer
724-561-1033
dave.shallcross@huntington.com



ANNUAL CHARITY AUCTION

It is once again time to start thinking about our Annual Charity Auction. We are looking for volunteers. Even if you only have a few hours to help...we have a job for you!! Contact Vic Smith, Auction Chair at 724-774-2222 or the A/E at 724-774-4126.



The Auction is scheduled for Wednesday, November 2, 2011 at Javy's in Ambridge. Mark Your Calendars!!

The deadline to receive donations this year is October 14. If you have not given in the past.... please consider giving to this worth while event. The money raised at this Auction goes to help support local charities.

Have you checked out our website www.mybcar.com?

Go to www.mybcar.com and under the header on the right there are 2 white boxes, this is where REALTORS® use their real estate license number as their username and password. Once on your page then you can change your username and password. Be sure to click on update member at the bottom of the page to save your changes.

Our annual election will be held in October on the website....

Don't wait till then to Log on for your first time.

ELECTION OF OFFICERS AND DIRECTORS

It is time once again to be thinking of the annual election. If you are considering running for a position the Election Application is on the next page. Be sure to get your application in by **AUGUST 19th** to bcar3@verizon.net or fax 724-774-1984.

Criteria for president-elect Nominees. The nominee shall be a REALTOR® who shall have their principal vocation in any of the following, alone, or in combination: real estate brokerage, sales, leasing, property management, or appraising. the nominee shall have three years of membership in the Association and shall have successfully completed service to the Association as (1) a Standing Committee Member, (2) a Chairperson of a Standing Committee, and (3) a two year term as a Director, and/or Secretary, and/or Treasurer.

Criteria for directors and officers other than President-Elect: The nominee shall be a REALTOR who shall have their principal vocation in any of the following, alone, or in combination: real estate brokerage, sales, leasing, property management, or appraising. Nominees shall also be Members in "good standing" of the Association and shall have served on a standing committee.

Per Bylaws Article X1 Section 5 B1

Beaver County Association of REALTORS®

Election Application

Name: _____ Office: _____

Phone Number: _____

Seeking Consideration for Position of: _____

Present position in industry: (Please indicate how many years)

_____ Salesperson _____ Broker of Record _____ Appraiser
_____ Associate Broker _____ Sales Manager _____ Property Manager

Have you participated in Local Association activities: _____ Yes _____ No

Have you served as a Board Member? _____ Yes _____ No

If so, in what capacity/year/term? _____

Committees Served/Year: _____

Committees Chaired/Year: _____

State Association: _____

National Association: _____

Special Achievements: _____

Why do you want to be considered as a candidate? _____

Signature: _____ Date: _____



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Got a High Deductible Health Plan? *Get a Health Savings Account!*

Making health care more affordable is a top priority these days. A Health Savings Account (HSA) is a smart way to save for your medical expenses when you have a high-deductible health plan. An HSA is a tax-advantaged account used to pay for current and future qualified medical expenses for those with a high-deductible health plan.

What are the benefits of owning an HSA?

Tax Savings – Enjoy tax advantages for contributions, interest earnings and withdrawals.*

Flexibility – Use for current medical expenses or save the money for future needs.

Portability – Keep your HSA and “take it with you” when you change jobs or medical coverage.

Why should I choose a Home Savings HSA?

Our employees are thoroughly trained on HSAs, so they can answer all of your questions and guide you in choosing what's right for you. Your contributions will earn a competitive interest rate that's based on your account balance, and we'll give you a debit card specifically designated for your health care expenses. Best of all, for a limited time, **we'll waive the \$25 set-up fee, and for the first year, we'll also waive the monthly service fee!****

Stop in or call us today to find out how a Home Savings HSA can help you!

Richard Michaels | Julie Needs
Beaver Office | 998 Third St. | 724.770.0700

Providing answers. One neighbor at a time.



* Consult a tax advisor regarding tax advantages of contributions, interest earnings and withdrawals.

** Account set-up fee of \$25 is waived through 12/31/09. A service charge of \$2.00 will be assessed every month if the balance in your account falls below \$2,000 (waived the first year).

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DESIGNATION CLASSES

Have you ever thought about earning a designation but hate traveling so far. The association is looking to sponsor classes here locally but need your input as to what designations you are interested in. Either call 724-774-4126 or email bcar3@verizon.net and let the A/E know.

2011 Home Buyer's Guide

Ever thought about advertising in the Beaver County Times Home Buyer's Guide, and didn't know the Deadlines/Distribution Dates? Well here is the schedule for the remainder of the year....

Distribution Date

August 24, 2011
September 28, 2011
October 26, 2011
November 23, 2011
December 28, 2011

Ad Copy Deadline

August 15, 2011
September 19, 2011
October 17, 2011
November 14, 2011
December 19, 2011

Be sure to call the
Sales Support Staff
at 724-774-1151
with any questions.

2011 REALTOR RALLY for DISTRICT 6

Chestnut Ridge Golf Resort & Conference Center

1762 Old William Penn Highway, Blairsville, PA 724-459-7191

Thursday, September 15, 2011

9:00 am till 3:00 pm

Cost: \$40.00

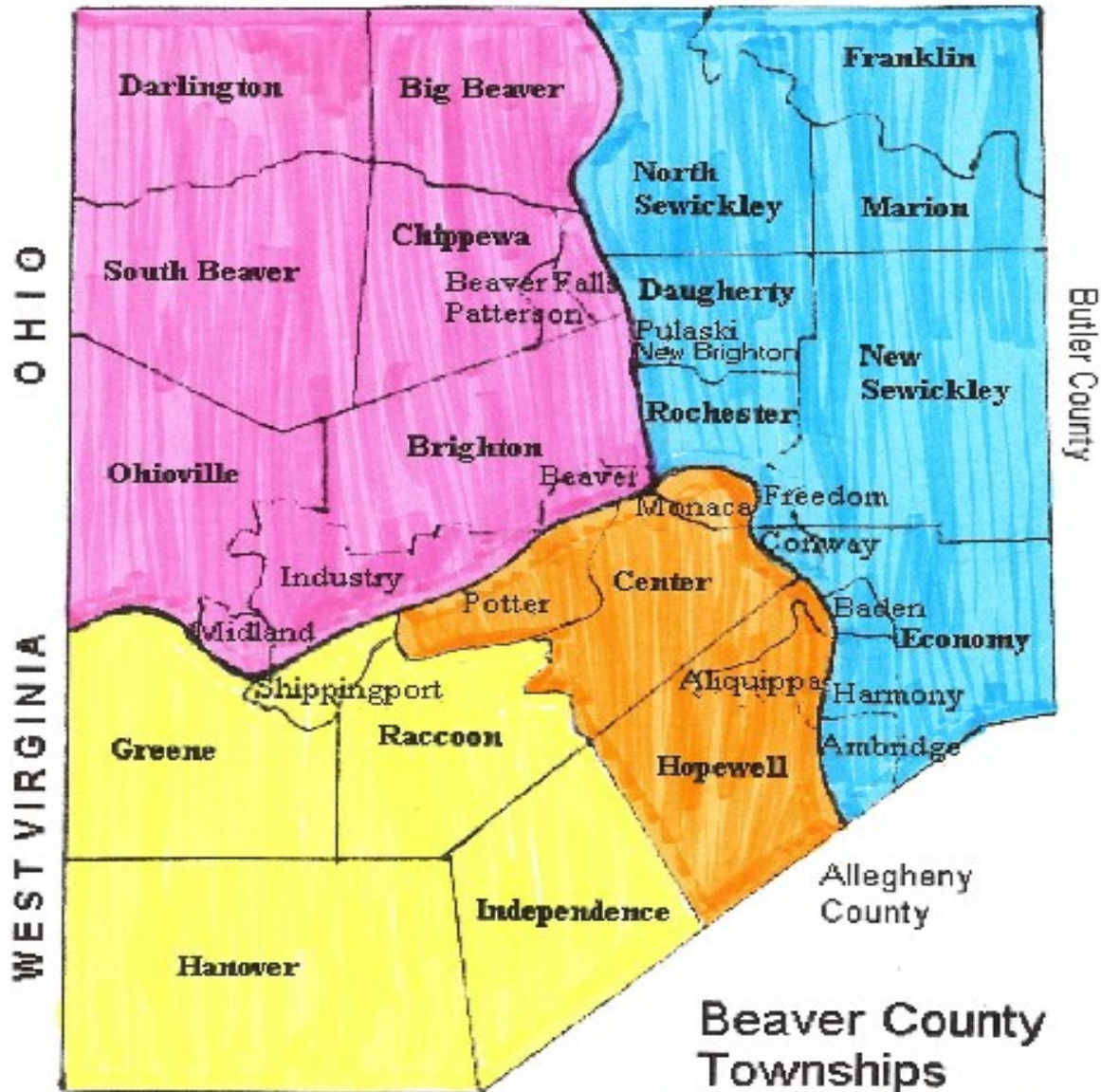
The day will include 3.5 hrs of CE on the Code of Ethics, which also satisfies your Quadrennial Code of Ethics Training, lunch buffet, afternoon speakers, RPAC event, various vendors & social hours with prizes. Last day to preregister is September 9th.

Register with info@csaor.org

How is the Beaver County Realtor Tour going?

Email your comments to bcar3@verizon.net

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: 724-7741984

E-mail: bcar3@verizon.net
Website: www.mybcar.com



AFFILIATE INFORMATION

PARKVALE BANK

Phone: 724-857-6900

Representatives: Shelley Schweinsberg and Mary Lou Turbish

Serve Allegheny, Beaver, Butler, Fayette, Washington, and Westmoreland Counties

Products/Services Offered: Purchase, Refinance, Construction, Beaver County Bond, Parkvale Bank's Affordable Housing Program, Low Payment Options

PENNSYLVANIA LAND TITLES

Phone: 724-378-0570

Representatives: Denise Doyle and Anthony Neff

Serve Allegheny, Beaver, Butler, Fayette, Washington, and Westmoreland Counties

Products/Services Offered: General Real Estate Residential and Commercial Settlement / Closing Services

PENN SUBURBAN ABSTRACT, LLC

Phone: 724-776-9750

Representative: Joni Sprout

Serve Pennsylvania

Products/Services Offered: Title and Settlement Services

RADON CONTROL SERVICES, LLC

Phone: 724-772-2200

Representatives: Kim and Brian Reuss

Serve Southwestern Pennsylvania

Products/Services Offered: Radon Remediation

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2011 Affiliate Information.