

REALTOR® RAPPER

PRESIDENT'S CORNER

“AND TO ALL, A GOOD NIGHT”

A year was simply not enough time for me to scratch off my presidential “To Do” list.

My primary goal was to reach out more to you, the Membership. With the work of many dedicated people, that goal was met.

We began with a re-tooled, diverse Board representing eight Brokerages. It was my privilege to bang the gavel each month so each voice could be heard and each great point or idea could be stated. Our Board is a group passionate about serving you. No one phoned it in. To the 2010 Board, I just want to say, “Thanks for an awesome job, you completed me”.

Our Affiliates raised the bar by sponsoring a variety of educational and social events. They shared great insight into the new HUD, gave the opportunity to meet with buyers and sellers in a panel discussion and held a round-robin discussion and Q & A. Help me to thank them and remember to use their services at contract time.

In January, Keith DeVries will be your 2011 President. When he stepped up as President-Elect, I was beyond verklempt. Keith is a brilliant, forward-thinking fellow on a mission to take us into the 21st century. You’ll learn about his vision at the Awards Banquet next month at Shadow Lakes. Make your reservations soon.

Finally and mostly I want to thank each one of you for your support and fellowship. It’s been a rewarding honor to have served you, for without you, there is no BCAR.

So, as I relinquish my chair clawing and whining, I want to wish you all a holiday season filled with laughter and joy and a New Year full of good health, love and prosperity.

Gratefully ~
Peg



DECEMBER 2010

2010 Officers and Board of Directors

President: Peg Gahles

President-Elect: Keith DeVries

Secretary: Leslie Chaklos

Interim Treasurer:

Michelle Branham

Directors: Lisa Dowling

Melissa Hill

Lisa Hough

Shirley Lyden

Beverly Pietrandrea

Lorraine Ross

Vic (Bill) Smith

Michael Witterman

Immediate Past-President

Rudy Zetz, Jr.

Affiliate Director:

Ellen Caputo

Association Executive:

Karen Fuller

SAVE THE DATE:

Beaver County Association of REALTORS®

“Installation and Awards Banquet”

WHEN: Saturday, January 29, 2011
WHERE: The Club at Shadow Lakes
(2000 Beaver Lakes Blvd, Aliquippa)
Time: 6:00pm Social Hour



Watch for more details.

NOTE: Sales Awards MUST be into the Association office by JANUARY 10th!!

CODE OF ETHICS

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

Member Changes: Kristyn Wentz is now with RE/MAX Select, Monaca. Her new email address is kristynbull@remax.net. Congratulations on your recent marriage!!

Affiliate Changes: Wells Fargo Home Mortgage has a local representative Joanne Ralston. Their address is 7011 Crider Road, Suite 102 Mars, PA 16046. Joanne can be reached at 724-687-0627 Ext 1005 and email joanne.m.ralston@wellsfargo.com
Welcome aboard Joanne!!

Congratulations to Tom Pazur of Prudential, Butler and Leslie Bostaph of Prudential, Beaver on their recent marriage.

to Nick and Darlene Zarnich of Zarnich & Associates, who recently became “Great” Grandparents. Haylee Elizabeth was born on December 4th weighing 7 lb 14 oz and 21” long. Mother and daughter are doing fine.

*** 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.

Promotional Products

Note Pads * Padfolios * Calendars
Ornaments * Gift Sets * Bags
Award Plaques * Calculators
Golf Accessories * Drinkware
Desk Accessories * AND MORE...

Branded Apparel

Polo Shirts * Oxford Shirts * T-Shirts
Jackets * Sweaters * Baseball Caps
Visors * AND MORE...

Graphic Design

PRINT MATERIAL:
Brochures * Advertisements
Tent Cards * Fliers
Presentation Folders * Posters
AND MORE...

ELECTRONIC:
Website Development & Maintenance

 **APROMARK, Inc.**
Promotional & Marketing Services

724-775-9778 | www.apromark.com | sales@apromark.com

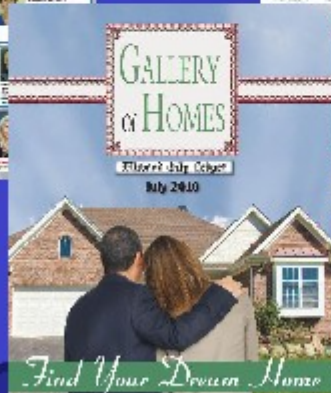
Beaver County's #1 Way to Advertise!

Beaver County's Main Source for News, Sports & Entertainment.
41,000 Daily Circulation and Over 6 Million Monthly Views Online.



We Are Your Full Service Advertising Outlet

- Print
- Mailers
- Web
- Inserts



Callkins
media
wedqis

The Beaver County Times ■ Allegheny Times ■ Ellwood City Ledger ■ Times iMedia ■ Valley Tribune

2010 PRODUCTION AWARD GUIDELINES

1. Must be a BCAR member to qualify for award.
2. Production verification on a sales volume sheet (example: mls number, settlement statement or address) **must** accompany award nomination. (forms are in Rapper)
3. Top 3 awards of all categories or awards within 10% of adjoining award winner will be audited.

Award Categories

1. Individual Residential
2. Individual New Construction / Site
3. Individual Commercial
4. Team Residential
5. Team New Construction / Site
6. Team Commercial

Team Determinations

- When advertised as a team in a subject year
- When 33% listed or sold with another licensed agent
- When agent has licensed assistant
- When ad directs calls to: either / or
 1. classified as team
 2. named agent – classified as individual

New Construction Award

- When advertised as a Site Team in Subject Year
- When 40% listed or sold from New Construction Site

All site team agents must be listed in ads – as per the PA Real Estate Commission

Commercial Awards

- When advertised as a Commercial agent in subject year
- When 51% listed or sold from Commercial Sales

***** ALL PRODUCTION AWARDS MUST BE INTO THE
ASSOCIATION OFFICE BY JANUARY 10TH*****

Note: BCAR is responsible for acknowledging the Sales Award Winners. It is and always has been the BROKERS responsibility to give out office sales awards.

SALES AWARD APPLICATION

Name: _____

Firm: _____

Category: _____

Dollar Production: _____

Guidelines:

1. Must be a BCAR member to qualify for award.
2. Production verification on a sales volume sheet (example: mls number, settlement statement or address) **must** accompany award nomination.
3. Top 3 awards of all categories or awards within 10% of adjoining award winner will be audited.
4. All awards to be turned in by **JANUARY 10, 2011**.

_____ Individual Residential

_____ Team Residential

_____ Individual New Construction / Site

_____ Team New Construction / Site

_____ Individual Commercial

_____ Team Commercial

Note: If your firm DOES NOT provide a "Company Production Report" a sales volume sheet MUST accompany award nominations. Any nomination that does not include a sales volume sheet will not be considered.

BROKER VERIFICATION

I, _____ a REALTOR® in good standing with The Beaver County Association of REALTORS®, hereby affirm that this application is true and correct.

Signature of Applicant

Certification of Employing Broker during the qualifying year:

I hereby recommend for a Sales Award, REALTOR® _____,
and verify that the itemized document of lists/sales is true and correct.

Date

Broker of Record/Manager

Note: If an applicant has worked for more than one office during the calendar year of the sales award, he/she must submit a separate signed application from each employing Broker/Manager.

	A	B	C	D	E	F
1	Date of Sale	WPML number	Complete Property Address	Sale Price (my listing)	Sale Price (my sale)	Cumulative Totals
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Realtors: Are your clients looking for a lender?
Clearview® Federal Credit Union offers
HOME LOANS!

First Mortgages

- First Time Home Buyer
- Fixed Rate Mortgages
- Conforming Mortgages
- Non-Conforming Mortgages
- Adjustable Rate Mortgages
- Land Loans

Home Equity Loans

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

CLEARVIEW
 FEDERAL CREDIT UNION
 1-800-926-0003 • clearviewfcu.org

Center Twp. Branch
 210 Golfview Dr.

Chippewa Branch
 Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch
 2646 Brodhead Rd.

Calendar of Events:



December 25th Christmas Day

December 31st All Dues Payments are DUE!!

January 1, 2011 New Year's Day

January 10, 2011 Sales Awards due to Association office

January 18, 2011 Board of Directors Meeting

January 29, 2011 Installation /Awards Banquet, The Club at Shadow Lakes

FHA is changing!

Effective with all case number assignments after April 5, 2010, FHA will increase the up-front mortgage insurance premium to 2.25%.

There is still some time to take advantage of the current premium. Let us help your buyers save some money and purchase their dream home.

Please call me if you have any questions.



Ted George

Vice President

724-561-1033 [phone] 877-300-3271 [fax]

ted.george@huntington.com



The Association Office Hours for the Holidays

Please note that the Association will be closed on

Friday, December 24th for Christmas Eve

Monday, December 27th for Christmas Day

Friday, December 31st for New Year's Eve

Be sure to allow for these days in paying for your DUES!!

The Beaver County Association of REALTORS®
would like to introduce the BC Tour.

A map of Beaver County has been divided into four zones, colors, and weeks.

Zone 1 / Pink / 1st Tuesday consist of:

Darlington, Big Beaver, South Beaver, Chippewa, Beaver Falls, and Patterson

Zone 2 / Blue / 2nd Tuesday consist of:

Franklin, North Sewickley, Marion, Daugherty, Pulaski, New Brighton New Sewickley, Rochester, Freedom, Conway, Baden, Economy, Harmony and Ambridge

Zone 3 / Orange / 3rd Tuesday consist of:

Monaca, Potter, Center, Aliquippa, and Hopewell

Zone 4 / Yellow / 4th Tuesday consist of:

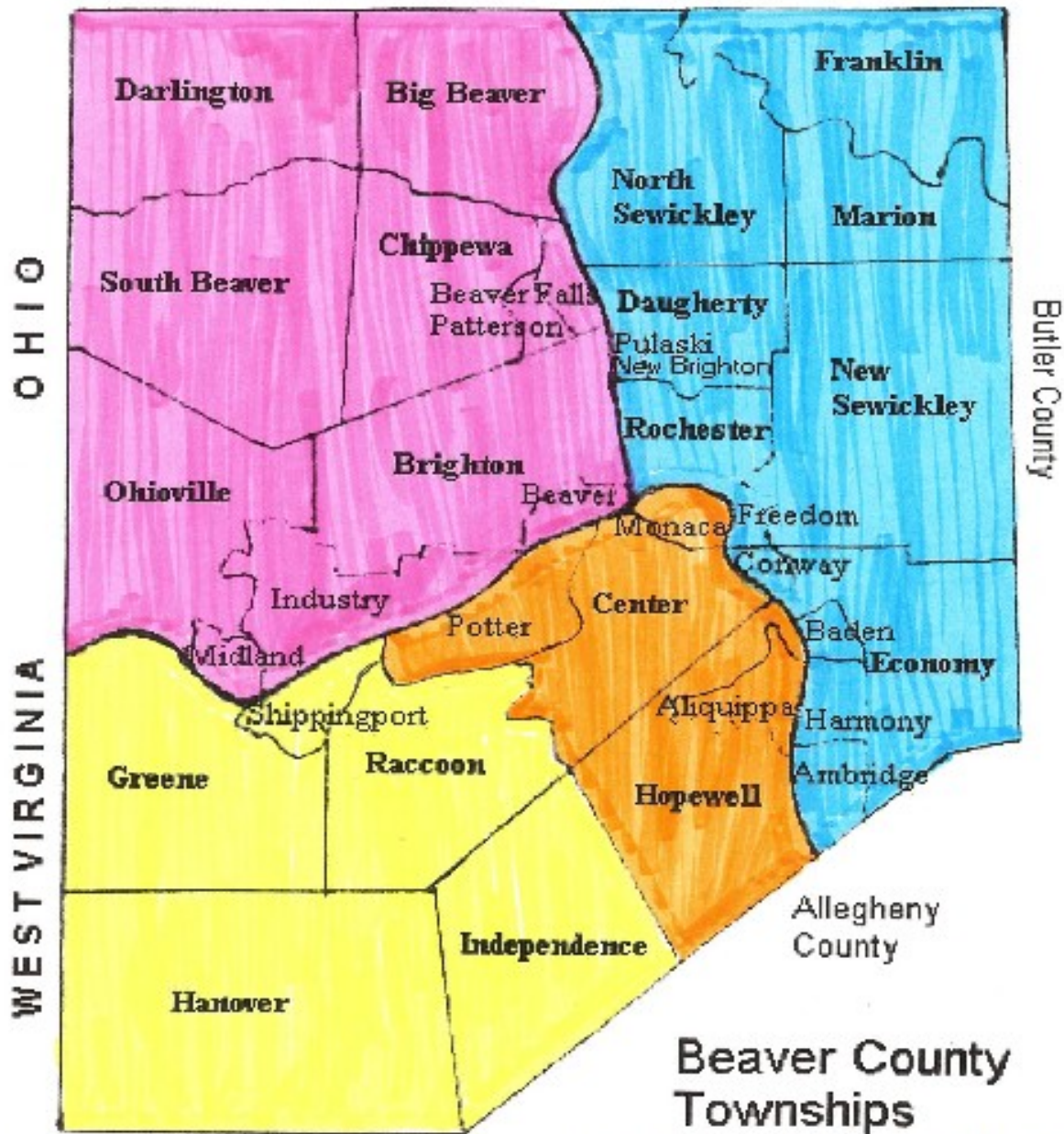
Shippingport, Greene, Raccoon, Hanover, and Independence

The BC Tour will be held on Tuesdays from 10:00 am till 12:00 pm. The first Tuesday of the month will be Zone 1, Second Tuesday Zone 2, Third Tuesday Zone 3, and Fourth Tuesday Zone 4. Every month will be the same schedule. If you are interested in having your listing on the BC Tour then on the multi list under agent tour line add your listing. This must be entered by every Monday by noon to be on the tour that week. The agent is not required to be at their listing from 10 am till 12 pm but it has to have either a lock box or accessible during that time.

Each office will be responsible to pull the list off the multi list for the tour each week. To print the list go to the multi-list and click on search, active, Beaver County, scroll to bottom, + more search criteria, down arrow, pull up agent tour date, click on calendar, double click on the day, and then over to the right click the add button and the tour information should be there.

The map is on the next page for your reference.

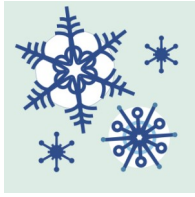
Beaver County Realtor Tour



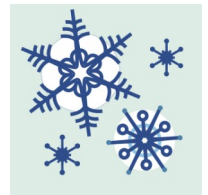
BCAR is proud to announce starting in Sept 2010 a Beaver County Realtor® Tour every Tuesday 10 am to 12 pm. The tour is broken up into zones as follows:

- 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.



Second Annual Holiday Beginnings



Thank You Affiliates!!!

On December 6th the Affiliates sponsored the Second Annual Holiday Beginnings at Jeffries Landing. What a great time!!! There was food, cash prizes, lottery tickets, 50/50 raffle and karaoke. There were 41 people in attendance. Just a great chance to visit with everyone!!

A special Thank You to the affiliates who contributed to this event...

American General	HouseMaster	PA Land Title
Apromark	Huntington Bank	Penn Suburban Abstract
Ellen Caputo	Mona Simmons	T.A. Closing Network



COMICS

GET A LAUGH!



AFFILIATE'S REMINDER.....

Affiliate dues are have been mailed and payment is due by December 31. Remember to include the Affiliate Information Sheet, this is how you are advertised on the back page of the Rapper. Any questions, please call the association office at 724-774-4126 or email bcar3@verizon.net

BEAVER COUNTY ASSOCIATION OF REALTORS®

Phone: 724-774-4126
Fax: 724-774-1984

650 Corporation Street, Suite 401
Beaver, PA 15009

email: bcar3@verizon.net
www.mybcar.com

2011 REALTOR® Dues Invoice

Please complete ALL information and return this form with dues payment.

Member: _____ Amount enclosed: _____
Member's office: _____ Office Phone: _____
Complete Office address: _____

Complete License Number (must be included) _____
e-mail address: _____

DUES PAID BY DECEMBER 31, 2010

NAR	\$115.00
PAR	105.00
LOCAL	<u>100.00</u>
SUBTOTAL	\$320.00
*RPAC/PREF (voluntary)	<u>16.00</u>
TOTAL	\$336.00

A \$50 Late fee will be
added after January 1st.

_____ Secondary REALTOR® Dues for 2011 \$100.00
(available to those agents who hold primary membership in another Association)
Primary Membership held at: _____

PAYMENT INFORMATION

_____ Paying by check. Make check payable to BCAR.
_____ Paying by credit card. Complete the following:
Cardholder's name _____
Account # _____
(Please make sure all numbers are easily read) We accept MasterCard & Visa
Signature: _____ Exp. Date: _____
Security Code _____ (3 digital number off back of card)
Credit Card Billing Address: _____

Membership to the Association of REALTORS is a 3-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Assoc. in your behalf. The 2011 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2011, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$105 per member dues, 6% or \$6.30 is nondeductible by members for income tax purposes. NAR: Of the \$80 per member dues, 26% or \$21 is nondeductible by members for income tax purposes. The \$35 Public Awareness assessment is fully deductible.

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

*REALTORS® Political Action Committee and Pennsylvania's REALTOR® Education Foundation

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

HOUSING OPPORTUNITES OF BEAVER COUNTY

Phone: 724-728-7511

Representatives: Frank Wilson and Marcie Williams

Serve Beaver and Lawrence Counties

Products/Services Offered: First Time Home Buyer Assistance, Pre and Post Purchase Counseling, Foreclosure Intervention Counseling, and Energy Assistance

J.L. CAMP INSPECTION SERVICES, INC

Phone: 724-495-2331

Representatives: Tom and Terri Laurito

Serve Allegheny, Beaver, Butler, Lawrence, and Washington Counties

Products/Services Offered: Home Inspections, Termite / Pest Inspections, Radon Testing, Well and Septic Testing, and Mold Testing

HOME SAVINGS AND LOAN

Phone: 724-770-0700

Representatives: Julie Needs and Jennifer Hanigosky

Serve Western Pennsylvania and Ohio

Products/Services Offered: Mortgage Lending, Home Equity Loans, Personal and Business Checking, Savings, Money Markets, Credit Cards, CDs and Investment Services, and Full Service Bank

HUNTINGTON BANK

Phone: 724-561-1033

Representative: Ted George

Serve most states in the USA

Products/Services Offered: Conventional 8-30 years with 5% down, FHA, VA, Portfolio Products, Construction Loans, Lot Loans, Grant Fund for First Time Home Buyer through Housing Opportunity, Investment and Property Loans, Manufactured Housing, and Arms / Balloons

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2010 Affiliate Information.