

# REALTOR® RAPPER

DECEMBER 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 Kecmer  
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

## PRESIDENT'S CORNER

I haven't communicated much to the membership through the Rapper, so I want to take a moment to summarize the past year in BCAR and thank you for a very worthwhile and enlightening experience. I didn't fully appreciate the commitment of time and money that the people on this Board have to give in order to serve this membership.

With that said, this Board is still dealing with the effects of the past "misappropriation of funds", which have been extremely challenging. This one issue, with all the practical and legal considerations, has consumed and is still consuming a large part of the Board's time, money and efforts. It actually forced us to evaluate our accounting and brought to light some issues that needed updating. We've switched to QuickBooks for a more consistent, professional accounting system. The good news is we're well on our way to solving those problems and preventing negative events from happening in the future. We've had significant time and efforts contributed by Michelle Branham, Linda Stablow, Shirley Lyden and Karen Fuller to help resolve this issues.

We've made numerous changes in our Policies and Procedures and By-Laws that make the organization more accountable, responsive and better organized. For example, we now require reports from those representatives attending PAR meetings in Harrisburg and we've made it less cumbersome for newer members to get involved and run for positions on the Board.

Our Affiliate Committee, with the efforts of Ellen Caputo and Denise Doyle, ran informative events throughout the year, as well as an entertaining "Night at the Races". Affiliates, such as American General, PA Land Title and A.K. Nahas, continue to be exceptionally generous with their donations. We can't thank the Affiliates enough for their contribution to BCAR.

At times we've had some chaotic periods. You have to expect that when you're making changes and moving forward. We've had some passionate debates, but that's a good thing. It shows that our Board is fully involved.

This Board can be proud of many successes. I had three priorities coming into this year – Education opportunities for our membership, increased Community involvement and more visible Public Relations.

Continued on next page



## PRESIDENT'S CORNER CON'T.

Education – Lisa Hough and her committee were very successful in their efforts to bring well attended education classes to our area. I hope we can continue these efforts and they will grow even stronger in the next few years - possibly offering ABR, CRS, CRB and Broker's courses locally. This effort not only helps by bringing classes to a more convenient location for our members, it also raises the level of knowledge for our members, and helps subsidize other Board activities.

Community Involvement – Bev Pietrandrea and her committee were successful in promoting our Food Drive benefiting local families. We've joined with Penn State to become a sponsor of the Brodhead Rd. intersection flowers by the Mall, with a sign panel dedicated to BCAR. And our current and ongoing fundraising effort with electronics collection, to name a few.

Public Relations – While we haven't had the time to fully energize this effort, some of you have noticed that the Beaver County Times has been providing, FREE OF CHARGE, 2-4 pages of ads promoting Realtor's on a monthly basis, and James Media has included a variety of ads in the Homes magazine, for which we're very grateful. Thank you BC Times and James Media for your support!

I should also make mention of our 2013 Incoming President's selfless contributions. Not only did his actions allow last year's Auction to proceed, he also provided music entertainment to our Steak Gate event, at no charge! Thanks again Rudy.

And of course, we had a very successful event Chaired by Vic Smith with the Annual Charity Auction! They do a wonderful job, year in and year out with thousands going to our local charities.

Lastly, I'd like to welcome the incoming 2012 Officers and wish them good luck!

Keith DeVries, 2011 President



### Calendar of Events:



December 12 3rd Annual Holiday Beginnings at Thursday's Restaurant

December 31 REALTOR® Dues Payable before late fee accessed

January 9, 2012 Sales Awards due to BCAR office

January 28, 2012 Installation and Awards Banquet at Beaver Valley Golf Club

April 4, 2012 Professional Standards Training at Westmoreland Co. Community College

## SAVE THE DATE.....

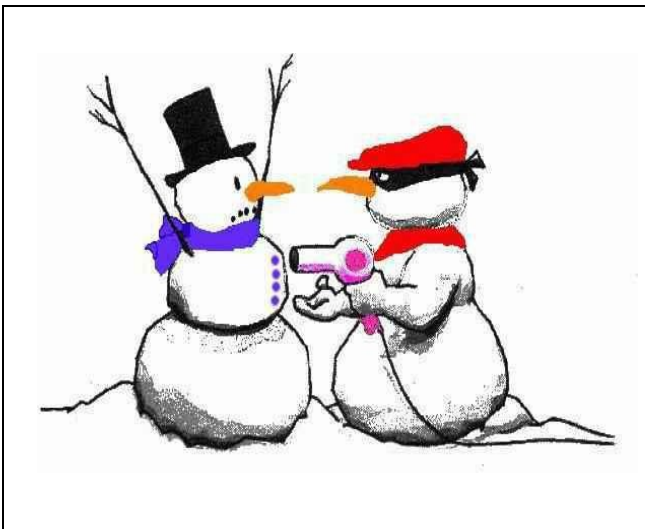
The Installation and Awards Banquet will be held on January 28, 2012 at the Beaver Valley Golf Club in Patterson Heights.

**Sales Awards** are required to be turned in by **January 9, 2012**. The forms required for the Sales Awards are in the rapper.

## CODE OF ETHICS

### Article 13:

**REALTORS®** do not engage in the unauthorized practice of law.



**Member Changes:** **Lorraine Alfonso** has a new email address... [lalfonso@northwood.com](mailto:lalfonso@northwood.com)

**Mary Ann Gibson** and **Donna Heary** are with Northwood Realty Services at 550 Adams Shoppe, Mars, PA 16046. Donna's new email address is [dheary@northwood.com](mailto:dheary@northwood.com)

**Betty Miller** has a new email address ... [betty.miller@pittsburghmoves.com](mailto:betty.miller@pittsburghmoves.com)

**Affiliate Changes:** Jonathan Newell of ESB Bank is at the Wexford branch. The office address is 101 Wexford-Bayne Road, Wexford, PA 15090

\*\*\* 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.**

# *Agents & Affiliates!*

*Join us for our Affiliate Sponsored*

*3rd Annual Holiday Beginnings Event*

*A time to relax with friends and colleagues*

*Monday, December 12th*

*5:00pm-? Happy Hour*

*Thursday's Restaurant – Bridgewater*

## *Cash Prizes!!*

*Bring your business cards for entry into drawings.*

*Please resp to the Association office at 724-774-4126 by December 7th.*



Is Radon  
Holding up your deal?



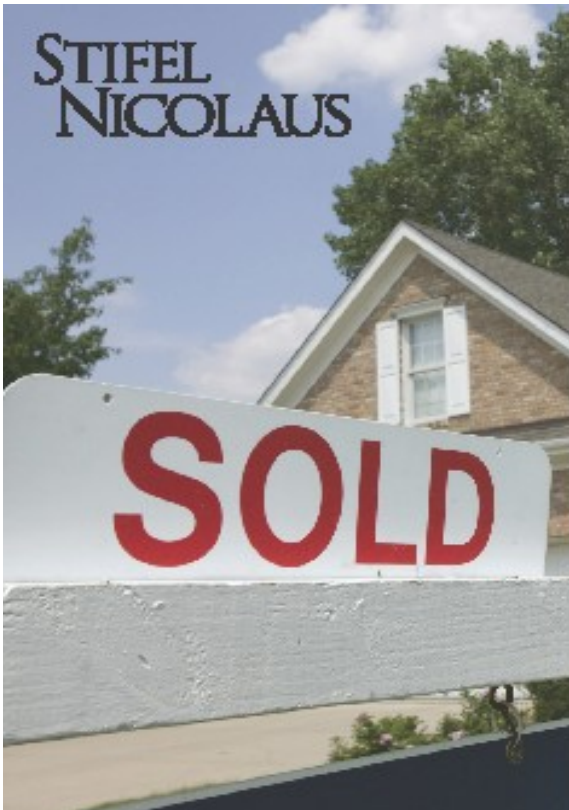
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# BEAVER COUNTY ASSOCIATION OF REALTORS®

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

650 Corporation Street, Suite 401  
Beaver, PA 15009

email: [bcar3@verizon.net](mailto:bcar3@verizon.net)  
[www.mybcar.com](http://www.mybcar.com)

## 2012 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 payment required by DECEMBER 31, 2011 to avoid a \$50 late fee.**

|       |               |                                     |           |
|-------|---------------|-------------------------------------|-----------|
| NAR   | \$155.00      | For voluntary donation to RPAC/PREF |           |
| PAR   | 105.00        | 370.00                              | subtotal  |
| LOCAL | <u>110.00</u> | <u>16.00</u>                        | RPAC/PREF |
| TOTAL | \$370.00      | \$386.00                            | TOTAL     |

\_\_\_\_\_ Secondary REALTOR® Dues for 2012 (already includes discount) \$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 2012 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2012, 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 \$120 per member dues, 31% or \$37 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 1<sup>ST</sup>.**

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

# What are your country home dreams?



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Butler Branch—Jim McGinnis • Keri Connelly • Kathy Hartzell

# *Penn Suburban Abstract*

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▶ **Lender Involved**

▶ **Cash**

▶ **For Sale By Owner**

▶ **Seller Held Financing**



▶ **Allegheny County**

▶ **Beaver County**

▶ **Butler County**

▶ **Lawrence County**

▶ **Mercer County**

*Richard L. Milesky Jr., Esq. President*

Phone: 724-776-9750  
Fax: 724-776-4744

*Carole Ritorto, Founder*

301 Smith Drive, Suite #6  
Cranberry Twp., PA 16066

## PROFESSIONAL STANDARDS TRAINING

Have you ever wondered what Professional Standards Training is? Well, the REALTOR® community has a code of ethics that they follow. If you feel that a violation of the code of ethics has been made then a complaint can be filed. By attending the Professional Standards Training, permits you to be apart of this process. You are eligible to be on the Grievance or Professional Standards committees. We are always looking for individuals to get involved.

The 2012 Professional Standards Training is a Webinar for those new to these committees. The sessions are being offered on February 2, 2012 at 1:30pm to 4:00pm and February 8, 2012 at 10:00am to 12:30pm. The webinar will cover the Code of Ethics, Summary of changes to the Code of Ethics for 2012, Grievance exercise for both arbitration and ethics.

Professional Standards Training for existing members will be held on April 4, 2012 at the Westmoreland County Community College.

If this is something you would like to get involved with or need more information, please call the association office at 724-774-4126.

### Continuing Education Classes

The association put on the Marcellus Shale and the Code of Ethics CE classes through RAMP two times in October. They both were very successful. The association office has had a few calls requesting those classes again in the first part of next year. Are you interested in attending these classes? If so please call the association and add your name to the list.

Are you interested in receiving a designation? What you like the class to be local? Please call the association office and let them know what designation you are interested in.



# 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 9, 2012.

\_\_\_\_\_ 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.

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## 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.

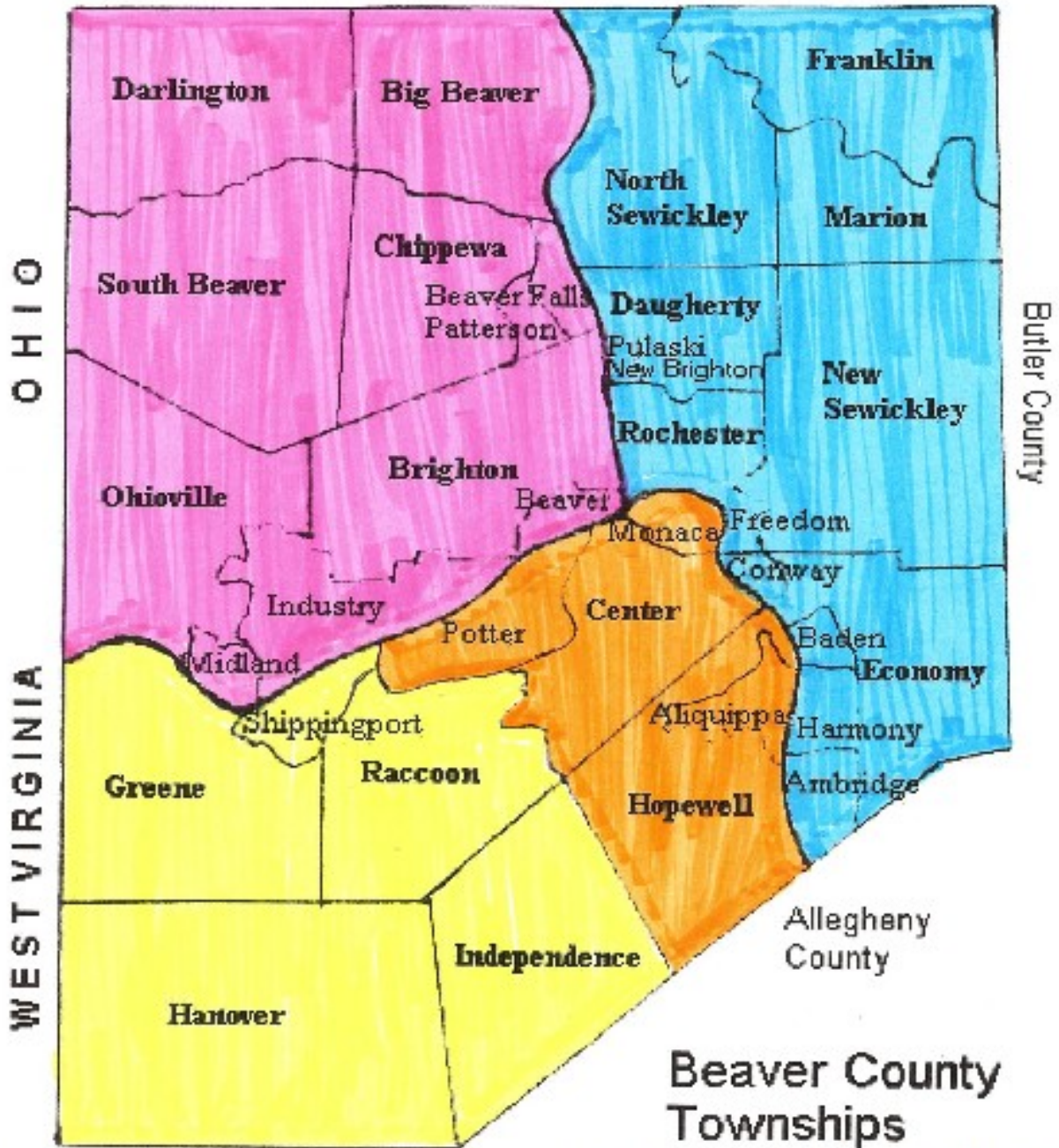
\_\_\_\_\_  
Date

\_\_\_\_\_  
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                 |
|----|--------------|-------------|---------------------------|-------------------------|----------------------|-------------------|
|    | Date of Sale | WPML number | Complete Property Address | Sale Price (my listing) | Sale Price (my sale) | Cumulative Totals |
| 1  |              |             |                           |                         |                      |                   |
| 2  |              |             |                           |                         |                      |                   |
| 3  |              |             |                           |                         |                      |                   |
| 4  |              |             |                           |                         |                      |                   |
| 5  |              |             |                           |                         |                      |                   |
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| 34 |              |             |                           |                         |                      |                   |
| 35 |              |             |                           |                         |                      |                   |
| 36 |              |             |                           |                         |                      |                   |

# 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

### ED CLINE APPRAISALS

Phone: 724-847-3211

**Representatives:** Ed Cline and Kathy DeLuca

**Serve** Allegheny, Beaver, Butler, Lawrence, Mercer and Washington Counties  
In Ohio (Trumbull, Mahoning, and Columbiana)

**Products/Services Offered:** Appraisals for Purchase of a Home, Refinance, Divorce, Assessment Appeals and Consultant Service

### ESB BANK

Phone: 724-934-8988

**Representative:** Jonathan Newell

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

**Products/Services Offered:** Full Service Bank, Construction Loans, Purchase/Rehab Loans, Purchase Money Loans, Refinance/Rehab Loans, Home Equity and Home Equity Lines of Credit

### EXCEL MORTGAGE GROUP, INC

Phone: 724-775-3090

**Representatives:** Ellen Caputo and Mona Simmons

**Serve** Pennsylvania

**Products/Services Offered:** Conventional, FHA, VA, USDA Mortgages, Purchase and Refinance, and Residential Mortgages

### HANCOCK COUNTY SAVINGS

Phone: 304-387-1620

**Representatives:** Judy Swearingen and Debbie Walker

**Serve** PA-Beaver, Washington (W of Rt 79 & N of Rt 70) Allegheny (Moon Twp, Robinson, & Findlay Twps)  
WV-Hancock, Brooke, and Ohio Counties, OH-Columbiana and Jefferson Counties

**Products/Services Offered:** Mortgage Loans, Auto Loans, Consumer Loans, Savings, Checking, IRA and Certificates of Deposit, Telephone Banking / Internet Banking and ATMs.

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