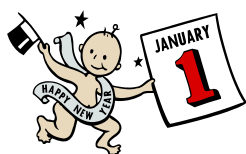


RAPPER

Beaver County Association of REALTORS®

JANUARY 2012

PRESIDENT'S LETTER



2012 Officers and Board of Directors

President: Vic (Bill) Smith

President-Elect: Rudy Zetz, Jr

Secretary: Peg Gahles

Treasurer: Michelle Branham

Directors: Lisa Dowling

Lisa Hough

Pam Kecmer

Shirley Lyden

Leslie Pazur

Beverly Pietrandrea

Janice Rzaire

Michael Witterman

Bridget Wysocki

Immediate Past-President

Keith DeVries

Affiliate Director:

Ted George

Association Executive:

Karen Fuller

HAPPY NEW YEAR. I hope everyone had a great holiday season with their families, but now it is time to start a new year in real estate. I would like to wish everyone a healthy and prosperous New Year!

One thing I would like to improve this year is the information in the Rapper. Karen has done a great job by herself, but I would like to get a few volunteers to help her get more information in it. There are also several committees that allow room for new member, so if you would like to improve the association please let one of the directors or someone on the board know that you would like to help. There is a list of the meetings in the Rapper for the coming year. Please put a few of them on your schedule.

I would like to thank the 2011 leadership team who worked under the leadership of Keith DeVries. They had a great year with many accomplishments for the board. The president's job requires a lot of time and management skills, and Keith was there for all the ups and downs this past year. When you see Keith, thank him for a job well done. I hope everyone makes an effort to get to know the directors and other board members this year. If you need help from the board, anyone of them can help.

I hope everyone is considering coming to the annual awards dinner on January 28. Shirley Lyden and Jean Randza with their committee have a great night planned. Check the information in the Rapper for the dinner. The sales awards and Realtor of the Year award will be given out on this night.

I look forward to serving you as your president in 2012. As I stated before, one of the things I would like to improve is the information in the Rapper. I also would like to work with the affiliates to get a better understanding of how we can help each other. As a board, we also will work to stay educational and to keep community involvement moving forward. I will always operate with an open door policy. If I can help you with anything please give me a call. Remember the Beaver County Association of Realtors board is there to serve you. Thank you and God Bless,

Vic



Beaver County Association of REALTORS®

Installation of President Vic (Bill) Smith,
REALTOR® Of The Year
and the 2011 Sales Awards Banquet

January 28, 2012

Beaver Valley Golf Club
(10 Darlington Road, Patterson Heights)

6:00 pm

Cost is \$35 / person

Dinner Choice: Chicken Marsala, English Cod, or Roast Beef

Reservations and prepayment are being taken now!!!
Call 724-774-4126 to make your reservation.

The Beaver County Association of REALTORS® would like to say **"THANK YOU"** to Lorraine Ross and Ellen Caputo for their years of service as directors.

Be sure to look over the board of directors for 2012 on the front of the Rapper.
A **special welcome** to Bridget Wysocki and Ted George, who are new this year to the Board of Directors.

We would like to say "THANK YOU" to all who donate their time for the association!!

REMINDER.....

**If you make changes to your membership like switch offices or change your email, be sure to let the association know.
We rely on the membership for our information.**

CODE OF ETHICS

Article 14:

REALTORS® willingly participate in ethics investigations and enforcement actions.

Calendar of Events:



January 18 Reservations due for Installation / Awards Banquet

January 28 Installation / Awards Banquet at Beaver Valley Golf Club

February 2 or 8 Webinar Training for New Members of Professional Standards

March 7 *First* General Membership Meeting of the Year. Mark Your Calendar!!!

April 4 Professional Standards Training at Westmoreland Co. Community College

Welcome New Offices: Neighborhood Realty Service 412-241-4700
1028 South Braddock Avenue
Pittsburgh, PA 15218

Northwood Showcase Homes 412-859-8000
1346 Silver Lane
Coraopolis, PA 15108

Welcome New Members: Gabby Burford–Coldwell Banker, Cranberry Twp; Judy Plakosh and Brian O’Neal–Howard Hanna; Sandra Grace–Northwood, Moon Twp; Nicole Martinez–Northwood Showcase Homes; Tom Pfeifer–Prudential, Beaver; Anne McFarland and Gary Snyder–Prudential, Moon Twp; Joseph Gradwell and Amanda Pasman–RE/MAX, Cranberry Twp

Reactivate Members: Carolyn Matlak–Beaver Valley Realty, Susan Stump–Coldwell Banker Cranberry Twp

Switched to BCAR: Barbara Miskolcze–Coldwell Banker, Cranberry; Jane Strano–Howard Hanna W Sub; Cecil Broadus, Kathleen Clevenger, Elliott Coleman, Joseph Devine, Amanda Gailey, Christel Goering-Iida, Raymond Hart, Randall Hayes, Patricia Hesch, Mary Anne Kirby, Lynda Kregar, George Lee, Nancy Onque, Nancy Richards, Maureen States, and Lisa Turner–Neighborhood Realty Services; Manuel Telakis–Northwood, Cranberry Twp; Vijaya Hari–Northwood, Wexford; Michele Eiter and Bob LaMarca–Northwood Showcase Homes; Eric Davenport–Strobel Realty

Member Changes: Tina Guido is with the RE/MAX Select office in Monaca.
Frank Jones is now with the Coldwell Banker, Moon office.

Affiliate Changes: Keystone Closing Services moved. Their new phone number is 7412-922-8663 and the new address is 2591 Wexford-Bayne Road, Sewickley, PA 15143.

Congratulations to Elaine Savoldi of Town Center Associates in Beaver who recently received her Associate Broker License.

Speedy Recovery to Vic (Bill) Smith of Prudential in Beaver who is recovering from back surgery. Vic is up and walking with no pain and no cane and is back to driving.

*** 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.

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

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: _____

Payment required immediately to avoid membership termination.

NAR	\$155.00	For voluntary donation to RPAC/PREF	
PAR	105.00	420.00	subtotal
LOCAL	110.00	16.00	RPAC/PREF
LATE FEE	50.00	\$436.00	TOTAL
TOTAL	\$420.00		

Secondary REALTOR® Dues for 2012 (already includes discount) \$110.00

(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 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 \$37.20 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

Whether your clients are first-time homebuyers, moving up to a new or bigger home, looking to down-size, or even looking for the comfort and convenience of a simpler lifestyle, you can count on my expertise to help them meet their goal.

With a wide selection of home loan programs, and backed by a local team that can make loan decisions fast, I can help qualified borrowers find a home loan that works for them.

FHA • VA • USDA RURAL HOUSING • CONVENTIONAL • ARMS • FIRST TIME HOMEBUYER PROGRAMS

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.



Margaret J. Matuza
MORTGAGE LOAN
CONSULTANT

420 E Main Street
Carnegie PA 15106

412-489-4901 Office
412-726-7708 Cell

UNM NMLS # 2229 •
UNM PA# 20883 • LIC# 20962 • NMLS# 135514



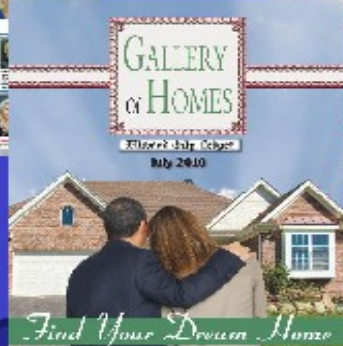
Beaver County's #1 Way to Advertise!

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



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

Beaver County Association of REALTORS®

Tentative Schedule

General Membership Meeting.... Theme: "Now what do I do?"

January 28th Banquet, Beaver Valley Golf Club

February NO MEETING

March 7th Affiliate Program

April 4th When appraisal doesn't come in.....now what do I do?

May 2nd When Marcellus Shale Rep Approaches...now what do I do?

June 6 Not Scheduled

July NO MEETING

August NO MEETING

September 5th Not Scheduled

October 3rd Annual Steak Gate

November 7th Annual Charity Auction

PLAN ON ATTENDING AND WATCH FOR MORE DETAILS!!

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.



**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



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.



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

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

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

Voted
"Best of the Valley"
2008, 2009, and 2010



Licensed by PA Department of Banking

COMMITTEE CHAIRS –2012

AUCTION.....	Vic Smith
AFFILIATES.....	Jocelyn Cilik/Kim Reuss
BUDGET.....	Rudy Zetz, Jr
BY-LAWS.....	Peg Gahles
COMMUNITY SERVICE.....	Beverly Pietrandrea
EDUCATION.....	Lisa Hough
FINANCE.....	Rudy Zetz, Jr.
GRIEVANCE.....	Rudy Zetz, Jr.
INFORMATION TECHNOLOGY.....	Michelle Branham
2012 INSTALLATION/AWARDS BANQUET.....	Shirley Lyden/Jean Randza
LEGISLATIVE.....	Ernie D’Achille
MEMBERSHIP/YEARBOOK.....	Shirley Lyden
PROFESSIONAL STANDARDS.....	Leslie Bostaph
PROGRAM.....	Darlene Zarnich
STEAK GATE / PICNIC.....	Beverly Pietrandrea
PUBLIC RELATIONS.....	
RPAC.....	Lisa Dowling
STRATEGIC PLANNING.....	Rudy Zetz Jr.

**We are always looking
for new people to get
involved with the
association.**

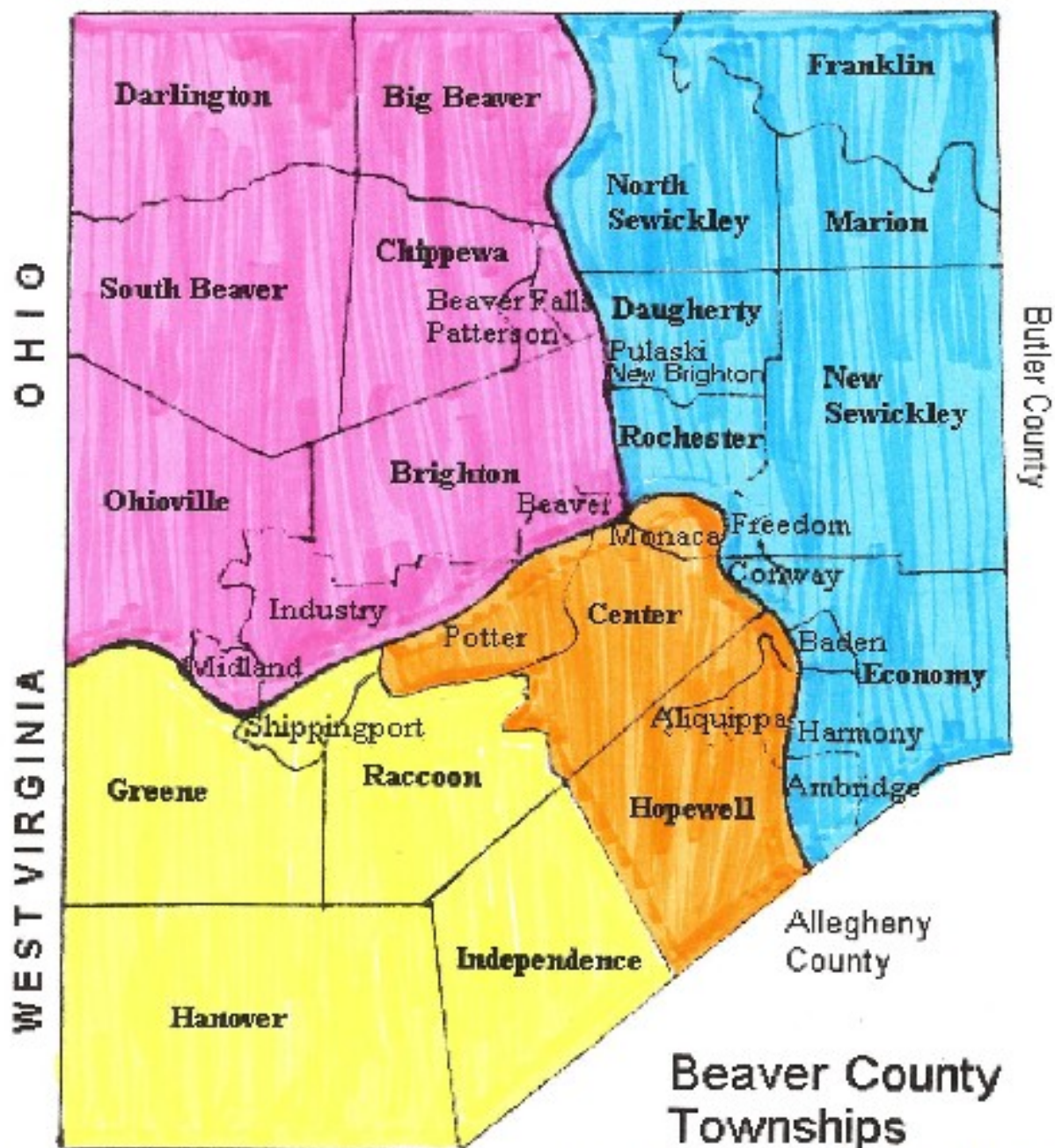
**If you have an interest
in a committee contact
the committee chair or
President Vic smith.**

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.

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®

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

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



AFFILIATE INFORMATION

HOME SAVINGS & LOAN

Phone: 724-770-0700

Representative: Denise Baker

Serve Beaver County in PA and Mahoning County in OH

Products/Services Offered: VA and FHA Loans, Construction, Doublewides, Conventional Financing, also Lines of Credit

HOUSEMASTER

Phone: 724-772-5593

Representatives: Jocelyn and Ivan Cilik

Serve All South Western PA...Allegheny, Armstrong, Beaver, Butler, and Westmoreland Counties

Products/Services Offered: Since 1985 HouseMaster has been performing home inspections. Understand the importance for a timely manner, Appointments can be scheduled Monday thru Saturday, can be completed in 48 hours with computerized reports uploaded the same day. All inspectors are certified to do Radon, Pest, Well and Septic, and Mold testing, Offer EIFFS and Commercial Building inspections; Perform home and commercial energy audits and help take advantage of rebates through utility companies.

HOUSING OPPORTUNITIES OF BEAVER COUNTY

Phone: 724-728-7511

Representatives: Frank Wilson and Marcie Williams

Serve Beaver and Lawrence Counties

Products/Services Offered: Foreclosure Intervention Counseling, First Time Home Buyers Assistance
Credit Restoration and Utility Assistance Application

IMORTGAGE SERVICES, LLC

Phone: 412-445-3102

Representative: Chris Seymour

Serve Nationwide

Products/Services Offered: Full Title and Closing Services, Appraisal Management, Appraisal Reviews, Broker Price Opinions (BPOs) REO Asset Management, Field Services, Property Inspections and Default Evaluations

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2012 Affiliate Information.