

REALTOR® RAPPER

JULY 2010

2010 Officers and Board of Directors

- President:** Peg Gahles
- President-Elect:** Keith DeVries
- Secretary:** Leslie Chaklos
- Treasurer:** Mike Raich
- Directors:** Michelle Branham
 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

PRESIDENT'S CORNER

Hi All,

Wow, already through half of the year. Where has the time gone? There are still a lot of great activities planned for this year and ways to get involved within the association. Check out the inside of the Rapper for details.

An OLD FASHIONED CORN ROAST and BARBEQUE is on the Agenda for August 11th at Two Mile Run Park. The cost is only \$10. Reservations are now being taken so get your reservation in early so we know how many to plan for. Bring a guest!!

It is time to start thinking about the Election of Officers and Directors for 2011. The nominating committee will begin their search. If you are interested in running in the election, there is a form on the website that needs filled out or call Karen, A/E, to get a copy. Each person running will need to fill this form out. The criteria for the positions is in the Rapper.

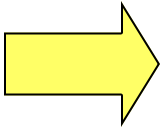
The Annual Charity Auction is scheduled for November 3, 2010 at Javy's in Ambridge. This is a big event and a great way to get involved by donating you time or an item for the auction. Vic Smith is the Chairperson for this year. Vic does a great job but could use some help. Please consider volunteering. The auction process begins in August. Remember, proceeds from this event go to local charities like Boy and Girl Scouts, Women's Shelter, and the Yellow Ribbon Girls.

The A/E will be on vaction the week of July 18th. The answering machine will be checked for messages but if you need assistance don't hesitate to contact me.

Happy Rest of The Summer!!

Cordially – Peg





**NO JULY GENERAL MEMBERSHIP MEETING.
SEE YOU AUGUST 11th AT ASSOCIATION PICNIC.**

**Beaver County Association of REALTORS®
Annual Picnic**



**THE OLD FASHIONED
BARBEQUE ON THE SPIT
WEDNESDAY, AUGUST 11th
TWO MILE RUN PARK
6:00 P.M.**

Cost \$10.00 / Person

Menu includes:

Barbequed meats, corn on the cob, side dishes,
dessert, beer and pop included.



NOTE: Early registration greatly appreciated to
make adequate provisions for meat.

REGISTRATION Due by August 4th!!!

Call BCAR at 724-774-4126...early!

Promises to be a Night of Fun...Bring a guest!!

What are your country home dreams?



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Just like you, our Country Mortgages by AgChoice FC staff appreciate the character and appeal that rural properties have to offer. Few things compare to the beauty of serene country settings, whether it is the rolling fields, vast forests or charming homes in rural areas.

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You're invited to real estate's big event in the Big Easy

What are you waiting for? Don't miss out on this year's most comprehensive event for REALTORS®. At NARdiGras 2010, you can customize your learning from over 125 education sessions and network with 20,000 of your peers. A good time in New Orleans awaits you!

See what's swingin' this year:



Discover how today's consumers search for, find and live in homes with **Mike Aubrey**, host of HGTV's "Real Estate Intervention"



Enjoy an entertaining presentation by **Regis Philbin**, the cultural icon and energetic host of "Live with Regis and Kelly"

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Vote for your favorite REALTOR® at the new REALTORS® Got Talent Show. Think you've got talent? Get your audition submission in before August 31.

How to enter.

Win your way to NARdiGras

Win an all-expense paid trip to New Orleans by entering the NARdiGras 2010 Video Contest.

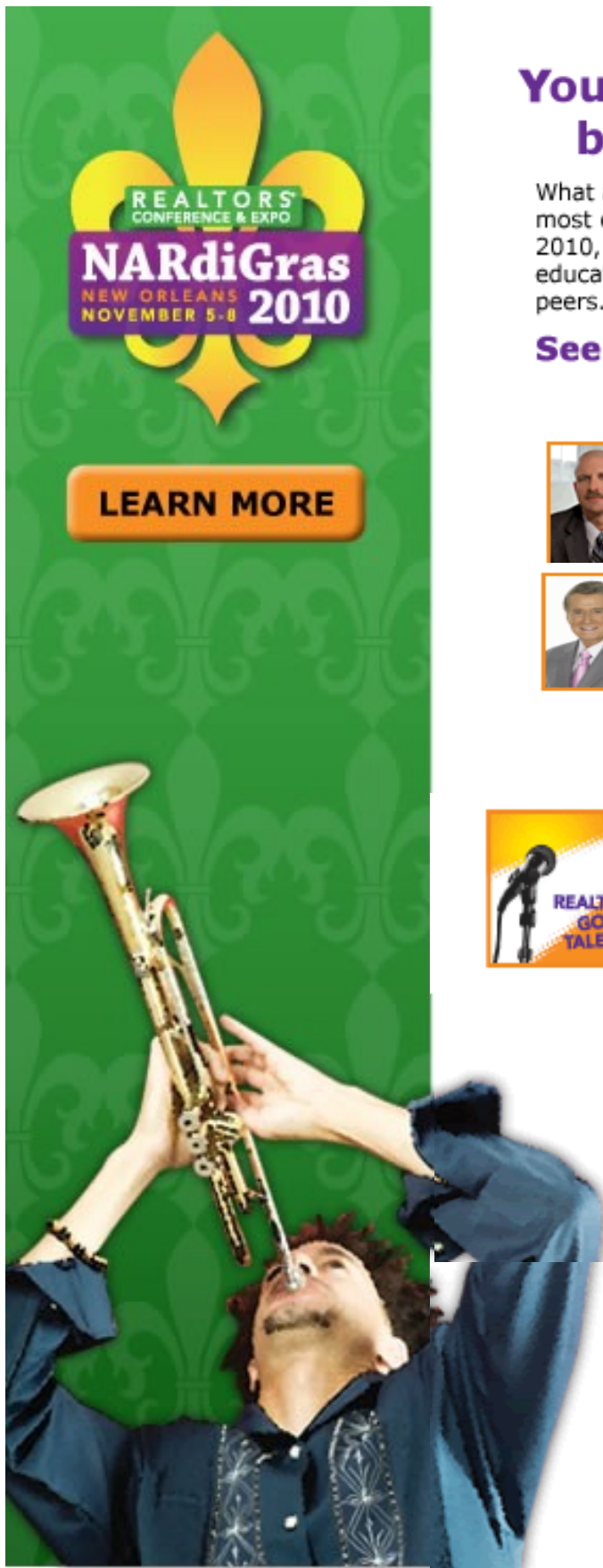
How to enter.

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ELECTION OF OFFICERS AND DIRECTORS

It is time once again to be thinking about the annual election. If you are considering running for a position Criteria is as follows:

Candidates for officers and directors are required to have been a member of the Association for at least (2) years and to have served on a standing committee.

Criteria for President-Elect Nominees.

The nominee shall be a REALTOR® with at least three (3) years membership in the Board and shall have successfully completed service to the Board as:

A committee member

A chairperson of a committee

A three-year term as a Director, and/or Secretary, and/or treasurer.

All candidates are required to fill out a Election Application to be eligible to run for election.

The Election Application is available on the website.....mybcar.com. You must log in and go under association documents and click on other documents or call BCAR at 724-774-4126 to get a application.

The election slate will be presented to the Board of Directors at the August 18th Board of Directors meeting. Applications must be in before August 9th to the Nominating Committee. After August 18th petitions will be required.



Online Election at www.mybcar.com



The annual election will be done online again this year. REALTORS® will have to log onto the BCAR's website to be eligible to vote. If you have yet to log onto the site, please do so. The website address is www.mybcar.com. After the header on the right hand side is a button to click to REALTOR in the two white boxes you use your real estate license number as your username and password. Be sure to use capital letters. Once on the site then you can change your username and password. Be sure to click update member at the bottom of page to save changes. Also you can put in a personal bio and download your picture.

Affiliates call for your username and password for first time on website.

Call the A/E at 724-774-4126 if you are having difficulties.

CODE OF ETHICS

Article 13:

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

For a complete copy of the Code of Ethics go to www.realtor.org/mempolweb.nsf/pages/code

BEAVER COUNTY ASSOCIATION OF REALTORS
2009 HOME REVIEW

GET NOTICED!

IN **The Times**

FOR SALE

The best way to get results for your **OPEN HOUSE** or **LISTING!**
Call **724-775-3200 X130** to reserve a space.

The advertisement features a smiling woman in a brown blazer holding a folder with a red 'FOR SALE' sign. Behind her is a newspaper display with various real estate listings. Two large green arrows point from the newspaper towards the woman.

FHA is changing!

Effective with all case number assignments after April 5, 2010, FHA will increase the upfront 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



Affiliate Update

The next affiliate meeting is on Thursday, August 5th, at 9:30 am in the Huntington Bank conference room 208 on the second floor. Plans will be finalized for the Affiliate Sponsored Fall Seminar. This seminar is a great opportunity to get yourself in front of the REALTORS® by hosting a table at the event and with a power point presentation, at little or no cost. If unable to attend meeting, then call A/E 724-774-4126 for details.

Looking for a way to advertise...remember affiliates can advertise a 8 1/2 x 11 page in the REALTOR® Rapper for \$50.00 a month. A sample of the advertisement must be approved at the Board of Directors. Our monthly meeting is held on the third Wednesday of each month. Be sure to contact the A/E with any questions.

REALTOR® Convention & Trade Expo
December 7-9, 2010
Atlantic City Convention Center
Atlantic City, NJ

Registration opens in September
Online at www.realtorstripleplay.com
And save \$10.00

REALTOR® of the Year Nomination

Start thinking about your nomination for the REALTOR® of the Year. A nomination form is available online at www.mybcar.com under other documents or call A/E for nomination form.



PA Chapter of REALTOR® Magazine's Young Professionals Network

The future leaders in our industry!

NAR's **Young Professionals Network** is looking to grow throughout the Commonwealth. The fundamental objective of YPN is to create an environment where the next generation REALTOR® can meet with others who share his or her view of technology and social media, can discuss issues relevant to establishing a long-term business strategy and can learn "what's coming next" in a social setting surrounded by peers. The ultimate goal of YPN is to keep the minuscule number of REALTORS® under age 40 in the business and to build a solid foundation for our industry for years to come.

BCAR is looking for key individuals among their "next generation" REALTOR® base who could become our "point person" for an Association-based subchapter of YPN.

If this is something you would be interested in, please let A/E Karen Fuller know or email Christopher Beadling, State Treasurer—Pennsylvania YPN at beadling@cbhearthiside.com



Annual Charity Auction

Vic Smith, Auction Chairperson, is looking for volunteers to help with the Annual Charity Auction. There is plenty of opportunity to help with this event, even if you only have a few hours. Many hands make light work!!!

If you are interested call Vic at 724-774-2222 or A/E at 724-774-4126 to be a member of the committee. Donation of items for the auction are accepted. If you have not donated in the past, this may be something to consider this year. Any questions call Vic or Karen.

Calendar of Events:



July	No Membership Meeting
July 21	CASA 8th Annual Golf Outing at Seven Oaks Country Club
August 11	Annual Picnic at Two Mile Run Park
September 1	PAR Presidential Visit at Jeffries Landing
October 7	Meet the Legislators at Javy's
November 3	Annual Charity Auction at Javy's

REALTOR® T-Shirt Sale

We still have a few of the Hanes Beefy White T-shirts with the blue REALTOR® logo on the back and the Beaver County Association of REALTORS® on the left chest. T shirt sizes range from medium to xx-large for only \$10.00

Call BCAR at 724-774-4126 to make arrangements to purchase a T-Shirt.

Great way to promote yourself!!

We still have Doors of Beaver County Posters Available!!

Now is your chance to take advantage of a FREE offer from BCAR. We are giving away the Doors of Beaver County Poster for you to use. Please make arrangements with the A/E at 724-774-4126 to pick up posters.

Beaver County Association of REALTORS®

650 Corporation Street, Suite 401
Beaver, PA 15009

Phone: 724-774-4126
Fax: 724-774-1981

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



AFFILIATE INFORMATION

QuadCountyHomes.com

Phone: 724-728-0205

Representatives: Dorothy and Mike Aukscunas

Serve Beaver County and Four Surrounding Counties

Products/Services Offered: Online and Print Advertising / Marketing

SAIL MORTGAGE CORP

Phone: 724-934-2800

Representatives: Donnie Iris and Misty Harrah

Serve All States

Products/Services Offered: Conventional, FHA, VA, USDA, Jumbo Purchase and Refinance.

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Phone: 724-728-8873

Representatives: Bob Williams and Jeff Reed

Serve Allegheny, Beaver, Butler, Lawrence, Washington, Westmoreland, and all of Pennsylvania

Products/Services Offered: Complete full service real estate closing company services including closing in clients' home, out of state or real estate office including nights and weekends. We close for most local and national banks and mortgage companies, including many credit unions. Bob Williams offers over 33 years of real estate related knowledge and experience to offer clients a good smooth closing.

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Phone: 800-899-1051

Representatives: Gregg Hill and Patti DeGennaro

Serve PA, NJ, MD, FL, OH, DC, NY, VA, IN, MI, DE, MA, MO, GA and IL

Products/Services Offered: Founded in 1948, our roots go back more than 60 years ensuring financial strength and stability. We provide the widest possible spectrum of title information services uniquely designed to suit the needs of all lenders, mortgage brokers, and REALTORS®. Your closing can be scheduled when and where it is most convenient for your customer.