

REALTOR® RAPPER

JUNE 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

Calendar of Events:

June 9th Affiliate Meeting

June 15th Board of Directors Meeting

June 19th Father's Day



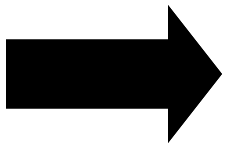
July - NO Membership Meeting

July 4th Independence Day



August 10th Radon CE Class (see inserts)





No July General Membership Meeting



Beaver County Association of REALTORS®

Affiliate Sponsored “Night at the Races”

The Association would like to say “Thank You Affiliates” for sponsoring the Night at the Races. Once again it was a lot of fun, with good fun, and great prizes. Also “Thank You” to those who supported the affiliates by attending this function.

*Thank you to those who donated
Gift Basket for the Chinese Auction*

Beaver County Times
Clearview Federal Credit Union
Excel Mortgage
Hancock County Savings
Home Savings
HouseMaster
Janice Johnson of BC Times
PA Land Title
Parkvale Bank
Radon Control Services
T.A. Closing Network

Thank you to the Program Advertisers

Jocelyn Cilik, HouseMaster
Jill Oberleitner, Mortgage Network
Shelley Schweinsberg, Parkvale Bank
Gregg Hill, T.A. Closing Network

*Thank you to the volunteers
that evening*

Ellen Caputo
Jocelyn Cilik
Patti DeGenarro
Keith DeVries
Denise Doyle
Ted George
Gregg Hill
Nate Kovach
Anthony Neff
Janet McGrath-Sittig
Susan Moore
Brian Reuss
Kim Reuss
Kathy Rombaugh
Shelley Schweinsberg
Chris Seymour
Mona Simmons
Robin Turner

2012 REALTOR® Dues Increase

The National Association of REALTORS® agreed to increase NAR’s dues by \$40.00 for 2012.

This increase will go to support Realtor® Party Political Survival Initiative.

This will make NAR’s portion of dues \$120 + \$35 for public awareness, a total of \$155.00

If you would like more information on this increase, go to
www.realtor.org/topics/political_survival_initiative/

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

Go to www.mybcar.com and under the header on the right there are two 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. Just be sure to click on update member at the bottom of the page to save your changes. Also you can add your picture and a personal bio about yourself.

**Affiliates be sure to contact the A/E at
724-774-4126 for your login info.**

CODE OF ETHICS

Article 7:

REALTORS® receive compensation from only one party, except where they make full disclosure and receive informed consent from their client.

Welcome New Member: Gloria Russo—Keller Williams, Wexford

Affiliate Changes Debo Moving and Storage has new representatives, **Dale Brelloch** and **Claudette Debo**. They can be reached at 724-512-0325 or Dale's email is dale@debomoving.com.

The Beaver Count Times now has a new sales team to assist you in all your real estate Advertising needs: **Debbie Bianco**, Classified Advertising Manager and Sales Support Staff: **Janice Johnson, Amy Laveing, Patti Gwin, Janet McKenna, and Deanna Dodds**. They can be reached at 724-774-1151 Monday through Friday during the hours 8 am to 5 pm.

Congratulations to **Leslie Chaklos, Lee Vega** of Northwood, Beaver and **Rita Brimmeier** of RE/MAX Select, Monaca in receiving their Certified Negotiating Expert (CNE) Designation.

to **Joann Gennaro** of RE/MAX Select, Monaca and **Tina Guido** of RE/MAX Select, Cranberry in receiving their Real Estate Buyers Agent Council (REBAC) Designation.

A Get Well Wish to **Mike Kohlman** of Commonwealth Real Estate, who is at home recuperating. To send Mike a card his home address is P.O. Box 512 Beaver, PA 15009

Condolences to the family and friends of Ron Corsi of Zarnich and Associates. Ron passed away on May 21, 2011. He has been a long time member of the association and a Past President.

*** 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.

Penn Suburban Abstract

A Full Service Title and Closing Firm

- ▶ **Purchases/Refinances**
- ▶ **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

What are your country home dreams?



We can make them come true!

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.

Let Country Mortgages by AgChoice FC help to finance your lifestyle. Call us today.

We offer financing for:

- Bare land
- Country homes
- Timber and forest land
- Part-time farming
- Lifestyle farming
- Horse farms

Country Mortgages
 **AgChoice FC**
Knowing you makes the difference.

1-800-829-0056
www.AGCHOICE.COM



Butler Branch—Jim McGinnis • Keri Connelly • Kathy Hartzell

Let's Go GREEN and RAISE Money!



**BCAR has a chance to raise money
by recycling different types of electronics.**



**We are looking for a lead person in each
office to help out with the collections.**

**All the money that we will be collecting will go towards the
community outreach program we have.**

**We have been in the planning stages of getting new ideas
for different programs that would help BCAR get a more visible
recognition in the community. If you have any ideas, please share
with us and send them to
Beverly@Bovardanderson.com**

**Some of the items that will be included but not
limited to are cell phones, MP3 players, laptops, table computers,
digital cameras and much more. Let's get together and raise
money for our association!**



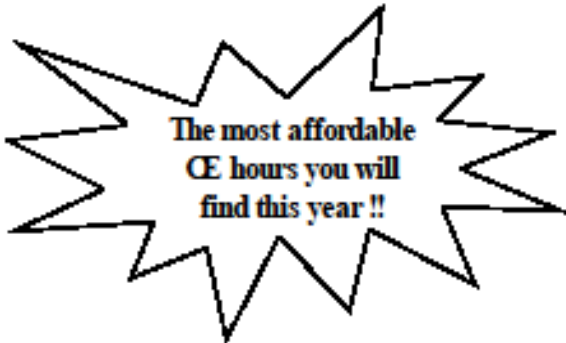
Can't wait to hear from all of you!!



**Thanks for your help!
Beverly Pietrandrea**



Radon Training for Pennsylvania Real Estate Professionals



The most affordable
CE hours you will
find this year !!

August 10, 2011 • Holiday Inn Express, Monaca , PA • 7 Hour Elective CE units
9am to 5pm • Fee - \$35 (lunch provided) • Code: EA1301CC12

Co-sponsored by Beaver County Association of REALTORS®

Funding provided by the PA Department of Environmental Protection

Radon affects the home buyer, seller, and the real estate agent. The radon advice you provide as a real estate agent may have risk management and legal repercussions.

DID YOU KNOW

860 to 3,800 – The estimated lung cancer deaths per year in Pennsylvania are due to residential radon exposure

40% - The estimated number of Pennsylvania homes that have radon levels greater than the EPA guideline

49 of Pennsylvania's **67** counties have a predicted average indoor level greater than the EPA guideline

Only about 10% of homes in Pennsylvania have been tested

This one-day program is designed specifically to help you better understand how radon can affect human health and how to manage the role that radon may play in the real estate transfer process.

PROGRAM TOPICS

Radon Science for Real Estate: Understanding radon gas and why one home can test at dangerously high levels when surrounding homes all test below

Measuring Radon in the Home: How the layout, construction and appliances in a home can affect radon levels in different rooms

Practical and Legal Issues of Radon in Real Estate: Discuss how testing and, if necessary, mitigation have been routinely incorporated into real estate transactions in Pennsylvania and the entire United States

Radon Resistant New Construction: Learn what RRNC is (and equally importantly, what it is not), why you may want to educate your clients to ask for it

Communicating with Your Customers about Radon: Radon is a proven killer, yet it tends to generate far less concern than other health issues, such as mold, that are far less lethal. We'll close with a discussion about when and how radon should be discussed with clients.

Radon Training for Pennsylvania Real Estate Professionals

PROGRAM OBJECTIVES

- To describe how and why naturally occurring radon gas may affect a property and enter a building – and why radon levels can only be determined with a radon test.
- To explain the different types of radon testing devices and the testing conditions required for each type of device.
- To outline the protocols required by the US Environmental Protection Agency for testing during the real estate transfer process in the "Home Buyers and Sellers Guide to Radon."
- To outline the requirements of Pennsylvania's certification program for radon measurement and mitigation firms.
- To present the legal issues that may be raised by high radon levels on a property involved in a real estate transaction.
- To examine the basic principles of risk communication and how they affect the public's perception of radon as a potential health risk.

Online Registration: www.cpe.rutgers.edu/realestate

Phone

(732) 932-9271
M-F, 8am – 4:30pm

Fax

(732) 932-8726

Mail

Registration Desk,
NJAES OCPE,
Rutgers, The State
University of NJ,
102 Ryders Lane; New
Brunswick, NJ 08901

Online

www.cpe.rutgers.edu

Pennsylvania Radon Training • EA1301CC12 • \$35 • Monaca, PA

Name _____ Job Title _____

Employer _____

Mailing Address _____

Zip _____ City _____ State _____

Work _____ Home _____

Fax _____ Cell _____

E-mail _____

☐ Check, money order or PO, payable to: Rutgers, The State University of NJ

☐ Charge to my credit card ☐ VISA ☐ MC ☐ AMEX

Card Holder (printed) _____

Signature _____

Card # _____ Exp. Date _____

Billing Address Zip Code (required) _____



Code of Ethics CE Class

Did you know that if you take the Code of Ethics Training as a continuing education class that it also counts for your Quadrennial Code of Ethics Training?

You ask....what is the Quadrennial Code of Ethics Training? Every four years you are required by the National, State, and Local associations to take a refresher course on the Code of Ethics. You are required to fulfill this requirement by the end of December 2012. So if you take a Code of Ethics continuing education class, be sure to inform the A/E. This information is added to the system as completing this requirement. Unfortunately, the schools don't automatically share this information so it is your responsibility to make the A/E aware.

You can forward your transcript by email at bcar3@verizon.net or fax at 724-774-1984. Call if you have questions at 724-774-4126.

New Member REALTOR® Dues

At the April Board of Directors Meeting, it was passed, that if a new member wanting to join the Beaver County Association of REALTORS® had their real estate license the year before making application, then they are required to pay for the full year of dues.

Documentation would have to be provided, to explain not joining an association at the time of receiving their real estate license if they are wanting to pay the proration amount.

**License verification will be done at
www.mylicense.state.pa.us**

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

June 22, 2011
July 27, 2011
August 24, 2011
September 28, 2011
October 26, 2011
November 23, 2011
December 28, 2011

Ad Copy Deadline

June 13, 2011
July 18, 2011
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.



Providing a reliable product
friendly customer service
unsurpassed turnaround time

We are **COMMITTED** to *exceeding* your expectations
and to providing both you and your customer
a hassle free settlement experience

No Closing or Settlement Fee



2831 Banksville Road
Pittsburgh, PA 15216
www.taclosing.com

Valid for Closings Occurring anywhere in
Allegheny County and all contiguous counties
Monday – Friday, 9am to 5pm.
Call us today: 800.899.1051

Mention code: GH511



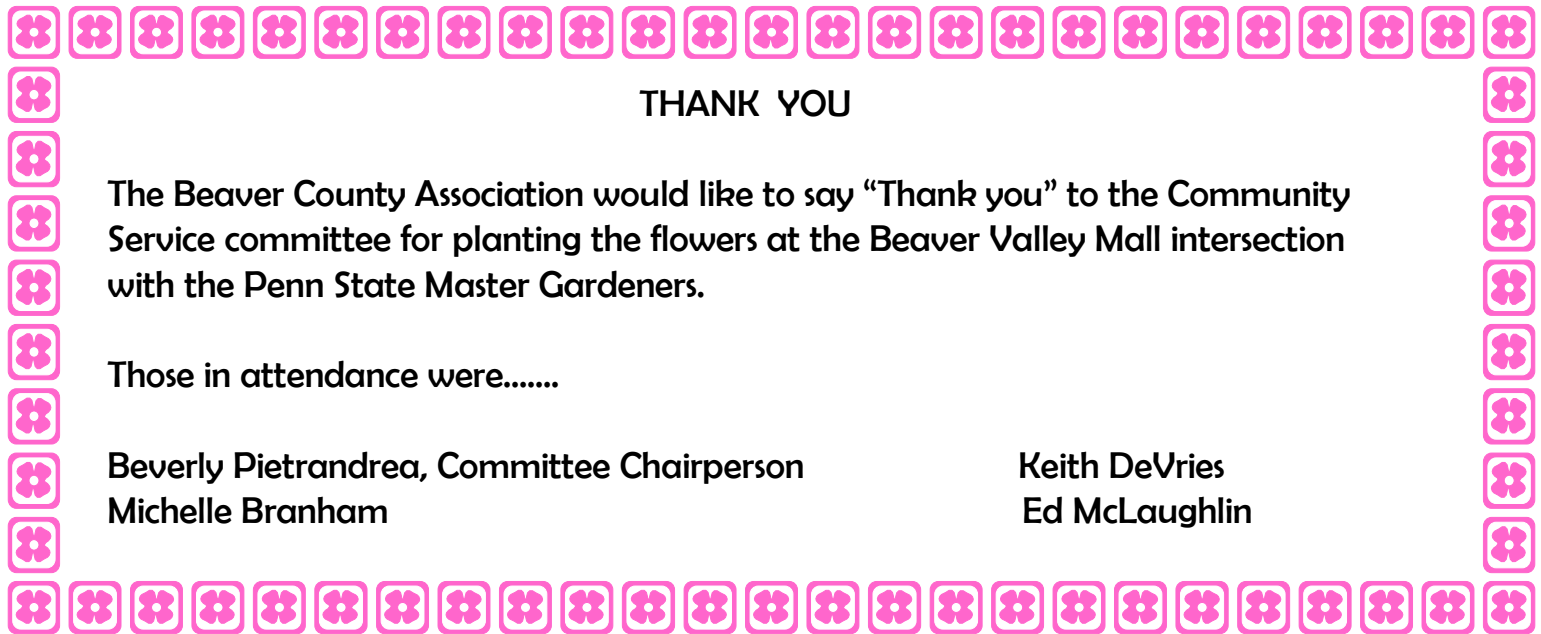
Find us on
Facebook

www.facebook.com/taclosingnetwork

Real Estate Continuing Education Requirements

Individuals licensed **BEFORE** 12/01/2009 will be able to complete all 14 hours of continuing education for the 2010-2012 renewal period in elective courses.

Individuals licensed **AFTER** 12/01/2009 will be 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.”



THANK YOU

The Beaver County Association would like to say “Thank you” to the Community Service committee for planting the flowers at the Beaver Valley Mall intersection with the Penn State Master Gardeners.

Those in attendance were.....

Beverly Pietrandrea, Committee Chairperson
Michelle Branham

Keith DeVries
Ed McLaughlin

PREF Scholarship

PA REALTORS Education Foundation (PREF) is offering scholarships for designation or SREC approved broker course. Applications must be in by July 31, 2011.

For an application go to....www.parealtor.org on the top left click on education, click on education and on the drop down menu click PA REALTOR Education Foundation (PREF), and then click scholarships. There you will find the link for the applications.



**News Release
FOR IMMEDIATE RELEASE**

April 13, 2011

Keller Williams® Realty Inc., announces that it is now the second-largest real estate franchise in the United States based on the total number of sales professionals.

Keller Williams received many accolades in 2010 including

- Entrepreneur magazine, No 1 ranked real estate franchise on the 31st annual Franchise 500 list
- J.D. Power & Assoc, highest in overall satisfaction ratings from home buyers among the largest full-service real estate firms for the third year in a row
- Inman News, CO-founder and Chairman of the Board Gary Keller named one of the 100 Most Influential Leaders in Real Estate
- Training Magazine, highest ranking real estate franchise on the annual Training Top 125, #47 Overall.

For local contact call Joe Croft, Team Leader at
724-788-0888 ext 101 or cell phone 724-321-3016

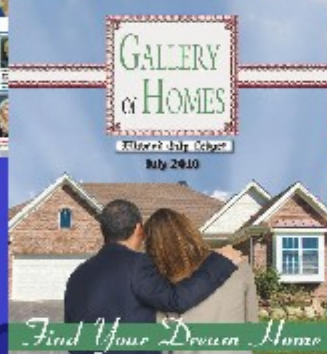
Beaver County's #1 Way to Advertise!

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



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



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.

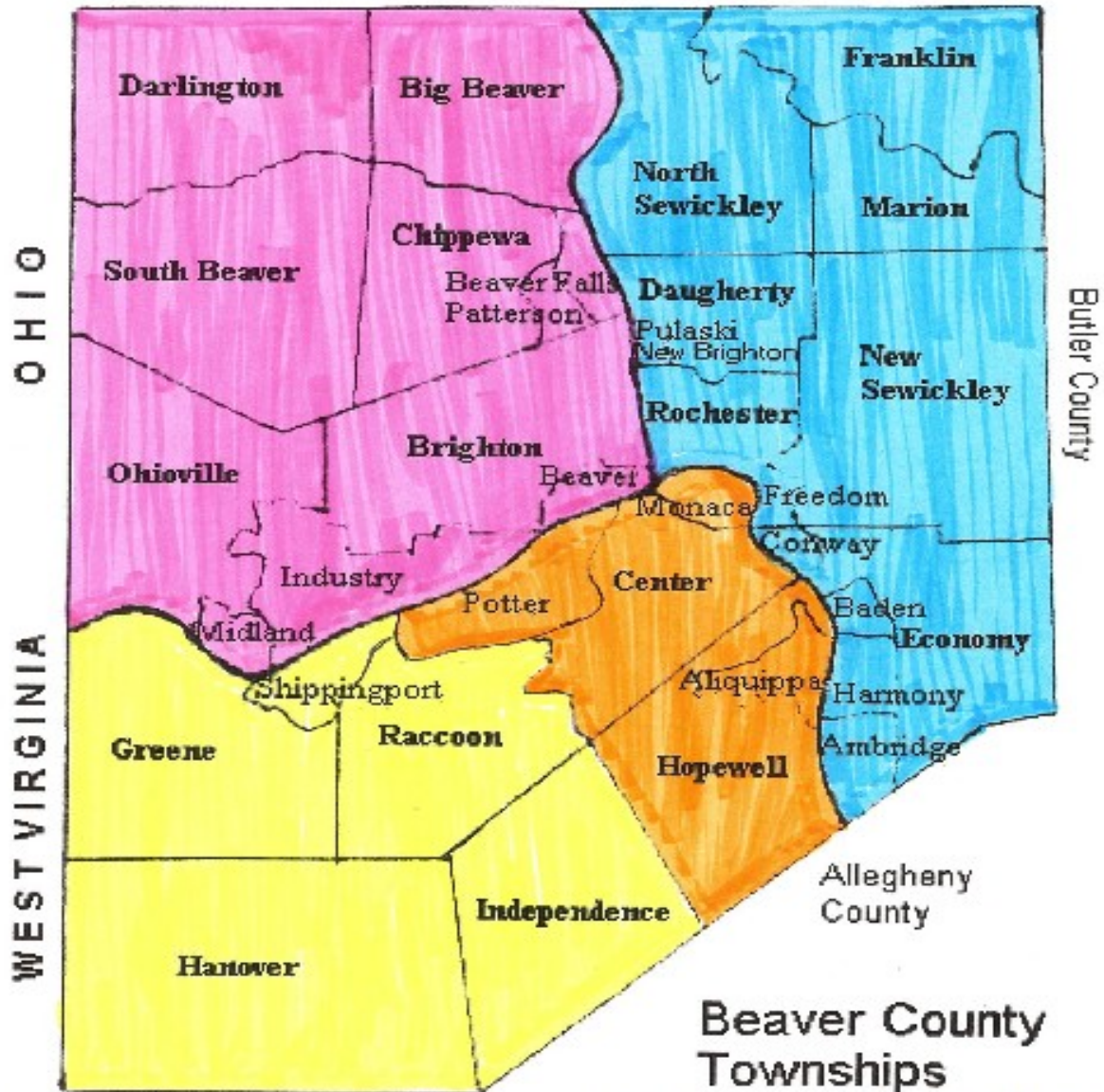
Chippewa Branch
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch
2646 Brodhead Rd.

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: 724-774-1984

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



AFFILIATE INFORMATION

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 Buyer Assistance, Credit Restoration, and Utility Assistance Application

HSA HOME WARRANTY

Phone: 724-801-0508

Representatives: Greg Long and Nikki Taylor

Serve Western Pennsylvania

Products/Services Offered: Home Warranty and E and O

HUNTINGTON MORTGAGE GROUP

Phone: 724-561-1033
724-561-1220

Representatives: Ted George and Dave Shallcross

Serve Pennsylvania, Ohio, West Virginia, Michigan, Indiana, and Florida, other states case by case

Products/Services Offered: Conventional, FHA, VA, PHFA, USDA, Doctors Only 100% Financing to \$500,000 No M.I., Portfolio, Lot Loans, and Beaver County Grant Program

iMORTGAGE SERVICES, LLC

Phone: 412-445-3102

Representative: Christopher Seymour

Serve Nationwide

Products/Services Offered: Title Insurance and Settlement Services, Appraisal Services, Field Reviews, Broker Price Opinions (BPOs), REO Appraisals, REO Asset Management, Residency Verifications (Door-Knocks), Title Searches, and Automated Valuation Models (AVMs)

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