

# REALTOR® RAPPER

PRESIDENT'S CORNER

JUNE 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

Hi All,

Hopefully early summer is treating you and your bank account well. There are some great BCAR events ahead in the next several months.....so let's review.

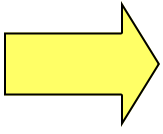
Although we have NO meeting in July, our picnic is August 11th at Two Mile Run Park. The picnic committee is planning on OLD FASHIONED CORN ROAST and BARBEQUE on the SPIT. The menu will include a succulent entrée or two, a variety of side dishes, dessert, cold beer and soda. Registration for the picnic has begun, so get your reservation in early so the picnic committee can determine quantities to order. Watch for more details!!

The PAR President is coming to speak at our September 1st gathering at Jeffries Landing to bring us up to speed on all things government. Reserve the date, it's always a very informative meeting.

"Meet the Legislators" in October. Board Treasurer Mike Raich is arranging a panel discussion and a Q&A with key appointees. It should prove to be a very informative and stimulating event.....one that you won't want to miss.

Mark the daytimers and see you all there.

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**

Menu includes:

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



***MARK YOUR CALENDARS AND WATCH FOR MORE DETAILS!***

**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!!***

## Apply for a \$500 PREF scholarship

With \$500 from the Pennsylvania REALTORS® Education Foundation (PREF), a REALTOR® could complete all his education requirements for NAR's Green Designation and cover some of his travel expenses.

The scholarship program provides financial support to REALTORS® pursuing any approved professional designations and broker licensure.

The application deadline is **July 31, 2010**. For eligibility information and the downloadable application visit [pref.biz](http://pref.biz).

(If using electronically, link [pref.biz](http://pref.biz) to: [http://www.parealtor.org/content/PREF/pref\\_scholarship.htm](http://www.parealtor.org/content/PREF/pref_scholarship.htm))

## CODE OF ETHICS

### Article 12:

REALTORS® are truthful in their communications and paint a true picture in their advertising and in other public representations.

For a complete copy of the Code of Ethics go to [www.realtor.org/mempolweb.nsf/pages/code](http://www.realtor.org/mempolweb.nsf/pages/code)

**New Members:** Mark Abbott—Coldwell Banker, Moon: Karyn Bunting, Lorrie Cardone, Steve Cunningham, Bryan Donaldson, Glenn Grau, Jacob Grimm, Dean Huminsky, and Richard Patterson—Achieve Realty, Wexford; and Daniel Steele—Prudential, Beaver

**Switched Associations:** Mario Costanzo, Josephine Posterivo, and Rosemarie Randolph—Achieve Realty, Wexford

**Member Changes:** James Auten now with Prudential. Moon. His new email address is [jauten72@gmail.com](mailto:jauten72@gmail.com)

Brian Baker is now with Keller Williams, Beaver. His new email address is [brianbaker@kw.com](mailto:brianbaker@kw.com).

**Affiliate Update:** Carole Ritorto of Penn Suburban Abstract, is proud to announce Richard L. Milesky Jr Esq. President of Penn Suburban and the formation of Milesky & Joseph, LLC. Congratulations!!

**Speedy Recovery** to Ernie D'Achille of Northwood, Beaver who is recovering from foot surgery. To send Ernie a card his home address is 3572 Brodhead Road, Monaca, PA 15061.

\*\*\* 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



724-775-9778 | [www.apromark.com](http://www.apromark.com) | [sales@apromark.com](mailto:sales@apromark.com)



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**Bill Roorback**  
Owner /Sr. Loan Specialist  
Cell: 724-462-5151  
[broorback@xlmortgage.com](mailto:broorback@xlmortgage.com)  
NMLS #140581

**Ellen Caputo**  
Sr. Loan Specialist  
Cell: 724-971-5433  
[ecaputo11@yahoo.com](mailto:ecaputo11@yahoo.com)  
NMLS #143679

**Mona Simmons**  
Loan Specialist  
Cell: 724-561-3158  
[mona@xlmortgage.com](mailto:mona@xlmortgage.com)  
NMLS #144218

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# NARdiGras 2010

H I G H L I G H T S NOVEMBER 5-8

**Registration is open—  
sign up now and save**



Are you ready to renew your spirit and make the good times roll for your business? Come out to NARdiGras 2010 and celebrate a new real estate market that's looking up and moving forward. Choose from over 125 education sessions for information that's instrumental to your success. Shop the largest real estate expo for the latest innovations. And if you've never been to New Orleans, you're going to fall in love with the world-class food, music and fun.

[Learn more](#)

**REGISTER NOW**

Get more for your money in 2010. Thanks to sponsor **Bank of America**, full conference registrants can download a complete set of education audio recordings FREE after the event. Plus, register by August 15 for early bird pricing.

## Lights, Camera, NARdiGras!

You could win an all-expense paid trip to New Orleans by entering the NARdiGras 2010 Video Contest. Just tell us, in three minutes or less, how the 2010 REALTORS® Conference & Expo will make a difference for your business.

[Learn more about how to enter](#)

**MORE INFO**

## Introducing REALTORS® Got Talent

Have you got musical talent? Enter the first national REALTORS® Got Talent Contest and you could be one of six finalists performing for 5,000 guests and a \$2,000 cash prize in New Orleans!

[Audition today](#)

**MORE INFO**

### CONFERENCE UPDATES

- See the highlights
- Check out the sights
- Give back to New Orleans

### REGISTRATION & TICKETS

### HOTEL & TRAVEL

### CONFERENCE SCHEDULE

### COMMITTEE MEETINGS

### SESSION SPEAKERS

### TRADE EXPO

### INTERNATIONAL VISITORS

### CITY & TOURS

### FORWARD TO A FRIEND

Want to share  
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### CONNECT WITH NAR







## 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@cbhearthside.com](mailto:beadling@cbhearthside.com)

### **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 an 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](http://www.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.

### REALTORS® Log Onto [www.mybcar.com](http://www.mybcar.com)

BCAR's website is [www.mybcar.com](http://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.

# Got a High Deductible Health Plan? *Get a Health Savings Account!*

Making health care more affordable is a top priority these days. A Health Savings Account (HSA) is a smart way to save for your medical expenses when you have a high-deductible health plan. An HSA is a tax-advantaged account used to pay for current and future qualified medical expenses for those with a high-deductible health plan.

## **What are the benefits of owning an HSA?**

**Tax Savings** – Enjoy tax advantages for contributions, interest earnings and withdrawals.\*

**Flexibility** – Use for current medical expenses or save the money for future needs.

**Portability** – Keep your HSA and “take it with you” when you change jobs or medical coverage.

### **Why should I choose a Home Savings HSA?**

Our employees are thoroughly trained on HSAs, so they can answer all of your questions and guide you in choosing what’s right for you. Your contributions will earn a competitive interest rate that’s based on your account balance, and we’ll give you a debit card specifically designated for your health care expenses. Best of all, for a limited time, **we’ll waive the \$25 set-up fee, and for the first year, we’ll also waive the monthly service fee!\*\***

**Stop in or call us today to find out how a Home Savings HSA can help *you!***

**Richard Michaels | Julie Needs**  
**Beaver Office | 998 Third St. | 724.770.0700**



**Providing answers. One neighbor at a time.**

\* Consult a tax advisor regarding tax advantages of contributions, interest earnings and withdrawals.

\*\* Account set-up fee of \$25 is waived through 12/31/09. A service charge of \$2.00 will be assessed every month if the balance in your account falls below \$2,000 (waived the first year).

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**[pittsburgh.housemaster.com](http://pittsburgh.housemaster.com)**

## 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 Beef 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.



## We still have Door 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.

### 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.



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You will need to answer just a few quick questions and you will see several options along with the costs.

Choose the plan that meets your needs and enroll online. If your spouse wants a different plan, he/she can choose their own plan and enroll separately. The whole process takes only minutes.

If you have questions, you are certainly free to call us at EasyStreet's toll free number 877-327-9650. We'll be happy to answer any questions you may have without the concern of any pressure.

EasyStreet Insurance Services is a wholly owned subsidiary company of the PA Association of REALTORS® serving the insurance interests of its members.

**EasyStreet Insurance Services is located at PAR Headquarters, 500 N. 12<sup>th</sup> Street, Lemoyne, PA 17043**

**For information on other insurance products from EasyStreet Insurance Services, visit [www.easystreetinsurance.biz](http://www.easystreetinsurance.biz)**

REALTOR OF THE YEAR®

Never too early to start thinking about your nomination for REALTOR® of the Year.



**WATCH for details about  
upcoming Affiliate  
Sponsored Seminar.**

# 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

### KERR AGENCY

Phone: 724-843-1087

**Representative:** Gary Young

**Serve** Western Pennsylvania and Eastern Ohio

**Products/Services Offered:** Homeowner's, Auto, Life Insurance, Commercial/Business Insurance.

### MORTGAGE LENDING SOLUTIONS

Phone: 724-774-9464

**Representative:** Chris Wagner

**Serve** Beaver and Surrounding PA Counties

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

### PARKVALE BANK

Phone: 412-373-4824

**Representative:** Shelley Schweinsberg

**Serve** Allegheny, Beaver, Butler, Fayette, Washington, and Westmoreland Counties

**Products/Services Offered:** Purchase, Refinance Construction, Low Down Payment Options, No Mortgage Insurance Options, Affordable Housing Program, Housing Opportunities of Beaver County Program, Home Equity Loans, and Lines of Credit. Residential and Commercial Lending Available.

### PENN SUBURBAN ABSTRACT

Phone: 724-776-9750

**Representatives:** Carole Ritorto and Helen Trosky

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

**Products/Services Offered:** Title Insurance and Closing Services

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