

REALTOR® RAPPER

MARCH 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
Melissa Hill
Lisa Hough
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:

March 16 Board of Directors Meeting

March 17 St. Patrick's Day



March 24 Affiliate Sponsored Seminar at Jeffries Landing
(See flyer in Rapper)

March 30 Reservations Due for Membership Meeting

April 6 General Membership Meeting

April 8 Professional Standards Training

April 14 Affiliate Meeting

April 14 New Member Orientation



Beaver County Association of REALTORS®

General Membership Meeting

“Local Legal Issues To Be Aware Of“

Guest Speaker: Magistrate James DiBenedetto

Host Office: Prudential Preferred Realty, Beaver Office

WHEN: Wednesday, April 6, 2011
WHERE: 1810 Tavern
(234 Bridge Street, Beaver)
TIME: 6:00pm Social Hour
COST: \$15 / person

Call BCAR at
724-774-4126
by March 30th
for a reservation
and dinner choice.

DINNER CHOICE:

Mahi: Topped with Mango Salsa served w/rice and seasonal vegetable

Salmon Salad: Mixed greens, goat cheese, strawberries and a chop mix of onions, carrots, tomatoes & cucumber
With a house made mango vinaigrette

Chicken Madeira: Grilled chicken breast w/black cherries & rosemary in a Madeira wine sauce served with garlic
mashed and seasonal vegetable

Pasta Primavera: Linguini pasta tossed with fresh vegetables in a classic primavera sauce

Relicensure Courses offered
by Penn State

So Many Investors, So Little Time
Tuesday, March 15
9:00am to 12:30pm

I Thought You Were Working With Me
Thursday, March 17
5:00pm to 8:30pm

Attitude is All I Have
Saturday, March 19
9:00am to 12:30 pm

<http://www.beaver.psu.edu/CE/10752.htm>

Or call 724-773-3700

UPCOMING EVENT New Member Orientation

When: Thursday, April 14, 2011
Where: Huntington Bank Conf Rm 208
(671 Third Street, Beaver)
Time: 6:00pm to 9:00pm
Cost: No Charge!

This class is for new licenses to real estate. This class reviews the benefits of being a REALTOR® member plus goes over the Code of Ethics. Attending this class will satisfy the Quadrennial Code of Ethics Training that is required by the National Association for 2012. This class is **mandatory** for your membership. Letters will be mailed to those who need to participate.

CONGRATULATIONS to.....

SALLY HEIMBROOK, Prudential Preferred Realty

Sally has been notified that in May 2011 she will be inducted into the National Association of REALTORS® RPAC Hall of Fame.

NAR's Hall of Fame recognizes individuals who invested an accumulative amount of \$25,000+ in RPAC.

Congratulations on your dedication to RPAC!!



CODE OF ETHICS

Article 4:

When buying or selling on their own account or for families of firms, REALTORS® make their true position or interest known.

Welcome New Members: **Derek Myers** – C/21 Key Real Estate, Warrendale; **Amanda Friedman Mascio** – Coldwell Banker, Cranberry Twp; **Betty Murray** – Coldwell Banker, Moon Twp; **Tera Powell** and **Kelly Scott-Howard Hanna**, Beaver; **John Sergeant** – Howard Hanna, W Sub; **Frank Ciavarra** and **Elaine Shetler Libent** – Keller Williams, Wexford; **Benjamin Kopp** – Northwood, Zelienople; **Mark Ludman** – Northwood, Moon Twp; **Pamela Braun**, **Elizabeth Mike**, and **Rebecca Sherry**– Prudential, Beaver

Secondary Member: **Scott Graham** – Northwood, Beaver;

Switched to BCAR: **Lynn Senka** - Coldwell Banker, Cranberry; **Tammy Chaffin**, **Darlene Clements** and **Sandy Pursglove** - Coldwell Banker, Moon Twp; **Mary DeCaria** and **Katherine Roberts** - Howard Hanna, Cranberry Twp; **Sharon Fodse** – Howard Hanna W Sub; **Bradley** and **Susan Amper** – Keller Williams, Robinson; **Robert Wilbur**—Keller Williams, Wexford; **Lynette Citro** – Prudential, Pittsburgh;

New Real Estate Office: **Century 21 Key Real Estate**
17025 Perry Highway
Warrendale, PA 15086

Derek Myers, Manager
724-934-1250

New Affiliate: **Home Security of America**
1861 Ludden Drive
Cross Plains, WI 53528

724-801-0508

Greg Long
Nikki Taylor

Email: greg.long@onlinesa.com

Member Changes: **Lori Colangelo**, **Rodney Milanovich** and **Bob Williams** are now with Howard Hanna, Beaver Office.

Joe Croft is now Keller Williams, Robinson Twp Office.

Peggy Rose is now with Howard Hanna, Cranberry Office.

Molly Tubbs is now Keller Williams, Beaver Office.

Condolences **Lorraine Ross** of Commonwealth Real Estate Services and family in the passing of her Grandfather.

*** 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.



Our Exclusive **"DOCTORS ONLY PROGRAM"** takes care of the people that take care of us!

- 100% financing available – up to \$500,000
- NO down payment
- NO private mortgage insurance
- NO pre payment penalty
- EXCLUSIVE below market rates

We are committed to providing your clients with an elite and flexible home mortgage solution.

Medical Doctors including Dentists, Podiatrists and Ophthalmologists, plus Veterinarians are permitted

*Available to medical doctors who have a minimum of a M.D., D.O., D.M.D., D.V.M. or D.D.S. degree and an employment contract. All loans are subject to application, credit approval, satisfactory appraisal and title insurance. Terms and conditions subject to change. Other terms, conditions and restrictions may apply. The Huntington National Bank is an Equal Housing Lender and Member FDIC. • and Huntington® are federally registered service marks of Huntington Bancshares Incorporated. ©2011 Huntington Bancshares Incorporated. (1109) (Revised 0111)

Ted George
Mortgage Loan Officer
724-561-1033
ted.george@huntington.com

Dave Shallcross
Mortgage Loan Officer
724-561-1033
dave.shallcross@huntington.com



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



**HOME
SAVINGS**

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).

Subsidiary of United Community Financial Corp. Equal Housing Lender Member FDIC homesavings.com

Mark your Calendars!

Thursday March 24th, 2011

Registration @ 1:30pm

Seminar to start @ 2:00pm PROMPTLY

Jeffries Landing

1440 Riverside Drive

Bridgewater, PA 15009

Affiliate Sponsored Seminar

INDUSTRY UPDATES & CHANGES

Round-table discussions to include~

- *Technology / Social Networking*
- *REALTOR® Safety / Tips*
- *Foreclosures / Tax Sales*
- *Know your Customer*
- *Energy Audits*
- *Mortgage Knowledge*

Question and Answer session to follow! Affiliate representatives from Mortgage, Closing & Title, Insurance, Appraisal, Home Inspection, and Financial Advisors will be there to answer questions.

Cost is only \$5.00 and includes Snacks, Beverages & Raffle

Win a \$100 gas card donated by Parkvale Savings Bank

*You must pre-register with the Association Office at 724-774-4126
in order to win.*

Bring your business card for a chance to win a Kindle from T.A.Closing Network

Meet and Greet Happy Hour to follow.



For over 10 years, iMortgage Services' title and settlement services have provided the quality reports, fast turnaround times, and title expertise needed to handle any real estate transaction in all 50 states. We have an established nationwide title abstractor, attorney, and closing notary network to support real estate agents, lenders, and homeowners with title clearance and during the settlement process.



Contact iMortgage Services today for a no obligation consultation at 888-575-8555

Specializing in:

- Purchase
- Refinance
- REO/Foreclosure Management
- Title Insurance
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- ▶ **Purchases/Refinances**
- ▶ **Lender Involved**
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- ▶ **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

PENNSYLVANIA
REALTORS®

PRI
INSTITUTE



the Butler County
Association of REALTORS®

P R E S E N T

Wednesday | April 20, 2010 | Presented by Melanie McLane

**Grand Ballroom at
Cornerstone Commons**

201 South Main Street

Butler, PA 16001

724.431.0007

Tuition

\$50 for each course

\$75 for each course walk-ins

Approved for 3.5 hours of
real estate CE by PA Real
Estate Commission; Green
Building Trends is also
approved for 3.5 hours of
appraisal CE

*Does NOT satisfy the 14 hours
of mandatory CE required for
those licensed after 12/1/09 in
PA

Green Building Trends 8:30AM-12PM

This course introduces real estate agents and appraisers to green concepts in building including rating systems, motivations of purchases and addressing green features when developing an appraisal. Market behavior and trends including a growing interest in green features will be discussed in addition to identifying relevant characteristics. Extremely valuable to any real estate professional determining green features and the contributory value of those features!

Procuring Cause or Whose Commission is it, Anyway? 1:30PM-5PM

This thorny issue is always present in the real estate business where competitors cooperate with each other. As REALTORS® we have both arbitration and ethics hearings available to us to resolve disputes, both monetary and ethical. In this course you'll learn what procuring cause is; what factors need to be considered by the panels; and the procedure for associations and panel members to follow.

This session is offered by the Pennsylvania REALTORS® Institute (PRI). PRI is an equal opportunity provider of education. Please note there is a \$20 charge for returned checks. Refunds will be provided if notice is received at least 4 business days prior to course and are subject to \$20 cancellation fee. No refunds given after start of course.

800.745.5527

500 North 12th Street, Lemoyne, PA 17043

Enrollment Agreement of the PRI

April 20, 2011

(select one or both courses)

Green Building Trends _____ **\$50**
Procuring Cause _____ **\$50**

NAME _____ MICRONAME FOR BADGE _____

PHONE NUMBER _____

PHONE ADDRESS _____ CITY _____ STATE _____ ZIP _____

PHONE NUMBER _____ PHONE FAX _____

E-MAIL ADDRESS _____

ORGANIZATION _____ REAL ESTATE LICENSE NUMBER _____

ADVANCED REGISTRATION DEADLINE: April 13, 2011

Sign me up! Below are my choices:

- ✓ CALL 800.745.5527 — credit card ✓ FAX 717.541.8774 — credit card
✓ MAIL Online at www.pri.net/online ✓ MAIL

Credit Card (check one) ☐ Visa ☐ MasterCard
☐ American Express ☐ Discover

CARD NUMBER _____ EXPIRATION DATE _____

CARD HOLDER NAME (Please Print) _____ SIGNATURE _____

☐ Check here if you require special assistance and attach a written description of your needs.

By registering for this PRI class, I accept tuition, services and refund policies as stated on this flyer. The PA REALTORS® Institute is owned and operated by the Pennsylvania Association of REALTORS®. PRI reserves the right to cancel classes due to insufficient registrations or inclement weather. Complaints may be registered with the State Real Estate Commission at 800.822.2113

Professional Standards Training

is scheduled for April 8th at 9:00am at the Westmoreland County Community College in Greensburg. The class is 3 1/2 hours long and we like to carpool to the class. By attending this class, you are eligible to be on the Grievance and Professional Standards Hearing Panel. This year's program will focus almost exclusively on ethics procedures, and will incorporate a number of the changes to the Code of Ethics over the past couple of years. If this is something you are interested in, please contact A/E at 724-774-4126 for any questions or registration.



Calendar of Events:

- March 16 Board of Directors Meeting
- March 24 Affiliate Sponsored Seminar at Jeffries Landing
- March 30 Reservations for March General Membership Due
- April 6 General Membership Meeting

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 me for your login info.



Watch for more details...

**about the Affiliates sponsoring a
“Night at the Races”.**

This is a fun night out!!

FREE Home Buyer Education Workshop:
**Eliminating the
Fear of Financing**

Plan to attend this free workshop to get important information on home financing and the home buying process. We'll give you straight answers on questions like:

- What's considered a good credit score, and how can I improve my score?
- Is it still possible to purchase a home with a low down payment?
- Is it a good idea to buy a bank-owned home (and are any of them nice)?
- Is now the right time to purchase or refinance my home?
- Are banks really lending money?

Whether you are looking to buy, sell, build or refinance during the coming year, this workshop will help take the mystery out of getting a loan and buying in today's market.

Saturday April 2, 2011 | 10 am – 12 pm
Vanport Fire Department | 435 Jefferson Ave. | Beaver

Reserve your seat today!
Home Savings Beaver Office | 724.770.0700

Providing answers. One neighbor at a time.



CRS 201: LISTING STRATEGIES



April 11-12, 2011

Presented by: Ed Hatch

**Approved: 15 hours real estate CE & 1
elective broker credit in PA**

**Course location:
Four Points by Sheraton Pittsburgh
North
910 Sheraton Drive
Mars, PA 16046**

**Register by phone: 800-555-3390 or
via parealtor.org**

LISTING STRATEGIES FROM THE COUNCIL OF RESIDENTIAL SPECIALISTS

The Listing Strategies Course (CRS 201) from the Council of Residential Specialists will help you identify the motivations and concerns of today's sellers—and help them close the deal.

With the CRS Listing course, you will:

- Learn to price effectively in the current market and get a faster sale
- Access scripts to work with your clients and get their house sold at a fair price
- Communicate with your clients and create a dynamic of trust and loyalty

CRS educators are leading professionals who bring practical experience to each course, cutting through the hype and offering you real-world solutions. In CRS two-day courses you'll meet other top agents for prime networking opportunities. Find out what works for other pros—and what doesn't, so you're not stuck re-inventing the wheel.

ABOUT CRS TWO-DAY COURSES

CRS two-day courses also earn you credit toward the industry's premier designation in residential real estate. With the CRS Designation, you become part of the network of more than 38,000 Certified Residential Specialist Designees and Candidates/General Members. To learn more about the Designation and learn more about CRS courses coming to you, visit www.crs.com. Additionally, this course may help you earn 15 hours of continuing education credit and 1 elective broker credit in Pennsylvania.



**Contact Pennsylvania REALTORS® Institute to
register for LISTING STRATEGIES today at 800-555-
3390.**

For more information on other CRS courses or obtaining the CRS Designation, the premier Designation for residential real estate professionals, visit www.crs.com.



Council of Residential Specialists
The Proven Path To Success

CRS COURSE REGISTRATION FORM

COURSE: **CRS 201: LISTING STRATEGIES**

WHERE? Four Points by Sheraton Pittsburgh North
910 Sheraton Drive
Mars, PA 16046

WHEN? April 11-12, 2011

WHO? (About yourself)

Name _____

Company _____

Address _____

City, State/Zip _____

Phone _____

E-mail _____

REGISTRATION FEE: \$299 (includes lunch on both days) *This course does not satisfy the CE requirement for those licensed after 12/1/09
Please indicate preferred method of payment:

☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Account Name _____

Account Number _____

Exp. Date _____

Signature _____

TO REGISTER: Please fax your registration form to 717-561-8796. Please call 800-555-3390 for any questions.

This session is offered by the Pennsylvania REALTORS® Institute (PRI) in partnership with the Pennsylvania CRS Chapter. PRI is an equal opportunity provider of education. Please note there is a \$20 charge for returned checks. Refunds will be provided if notice is received at least 4 business days prior to course and are subject to \$20 cancellation fee. No refunds given after start of course.



Council of Residential Specialists
The Proven Path To Success

The Beaver County Realtor Tour is a benefit for your listings and a great way to learn the inventory of homes for sale. It is only successful if you list a home for tour and people tour. If you haven't toured, please consider making it part of your weekly routine. Encourage your office to participate.

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

AgCHOICE FARM CREDIT

Phone: 724-482-2173

Representatives: Keri Connelly and Kathy Hartzell

Serve Armstrong, Beaver, Butler, Clarion, Jefferson and Lawrence Counties

Products/Services Offered: Home Mortgages, Bare Land, Construction, Refinance, Farms and Timberland And Appraisal

ALL REALTY TRANSFERS

Phone: 724-847-4460

Representatives: Sue R. Grady and Joseph M. Budicak, Esq

Serve Allegheny, Beaver, Butler, Lawrence, Mercer, and Washington Counties

Products/Services Offered: Title Insurance—residential and commercial and Real Estate Closing—residential and commercial

ALL-SPEC HOME INSPECTIONS

Phone: 724-775-3191

Representatives: Joe and Barb Dunlap

Serve Allegheny, Beaver, Butler, and Lawrence Counties

Products/Services Offered: Home Inspections, Radon Testing, Wood Destroying Insect Inspections, Well Flow Testing, Septic Dye Testing, and Water Testing

BEAVER COUNTY TIMES

Phone: 412-246-2719

Representative: Debbie Bianco

Serve Allegheny, Beaver, and Lawrence Counties

Products/Services Offered: Daily and Sunday Community Newspaper offering Advertising, News, and Internet Services.

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