

REALTOR® RAPPER

NOVEMBER 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:

November 11-14 REALTOR Conference & Exp
in Anaheim, CA

November 30 REALTOR® of the Year Nominations Due

December 6-8 Triple Play Convention in NJ

December 12 3rd Annual Holiday Beginnings
at Thursday's Restaurant (see insert)

January 9, 2012 Sales Awards due to BCAR office

January 28, 2012 Installation and Awards Banquet
at Beaver Valley Golf Club, Patterson Hts.





Beaver County Association of REALTORS®

Annual Charity Auction Results

FIRST a Great BIG “THANK YOU” to the REALTORS, Brokers, Affiliates and Local Merchants, who donate to the auction. This event could not happen without your continued support.

Cash Donations	60.00
Bake Sale	201.10
50/50 Raffle	195.00
Chinese / Lottery Trees	1,300.00
Live / Silent Auction	9,594.00
Start Up Reimbursement	150.00
Registration	432.00
Penguin Tickets	<u>1,383.00</u>
TOTAL	\$13,315.10

Thank You to Vic Smith,
Auction Chair, and his
committee.

GREAT JOB!!!

ELECTION RESULTS

A “thank you” to all those who ran for office.

Election results for the 2012 Officers and Directors are as follows:

President	Vic (Bill) Smith
President Elect	Rudy Zetz, Jr.
Secretary	Peg Gahles
Treasurer	Michelle Branham

Directors (3 year terms) Leslie Pazur, Pam Keczmer, and Bridget Wysocki

Have you ever thought you would like to get more involved with the Beaver County Association of REALTORS®? We have a spot for you!! Just call the association office at 724-774-4126 to get started.



BCAR LOGO CONTEST



Do you have artistic ability? Have you ever thought BCAR needs a logo? Well, we have a contest for you.

Watch for more details and be thinking about your entry.

A prize will be awarded for the logo that is picked.



SAVE THE DATE.....

The Installation and Awards Banquet will be held on January 28, 2012 at the Beaver Valley Golf Club in Patterson Heights. Sales Awards are required to be turned in by January 9, 2012. Watch for more details!!

CODE OF ETHICS

Article 12: REALTORS® are truthful in their communications and paint a true picture in their advertising and in other public representations.

Member Changes: **Debbie Roppo** of Coldwell Banker, Cranberry is now **Debbie Dornish**. Her new Email address is ddornish@comcast.net. Congratulations on your marriage!!

Margie Linville's, of Northwood, new email address is mlinville@northwood.com.

Jan Livingston is now with Prudential Preferred Realty in Cranberry Twp.

Shirley Lyden's, of Prudential, new email address is shirleylyden@comcast.net.

Affiliate Changes: Country Mortgages by AgChoice Farm Credit has a new representative.....
Elaina Rader. Elaina's email is erader@agchoice.com.

*** 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.



HouseMaster
Home Inspections. Done Right.™

Put your home inspection in the hands of the Master

- On-Site computerized Report with Pictures
- Free Inspection Resource Guide
- NIBI and ASHI Certified Inspectors
- Over 25 Years Industry Leading Experience
- 90-Day Limited Inspection Guarantee
- Home-Termite-Well-Septic-Radon-Mold Testing
- Certified Third Party EIFS Inspections

Local Toll Free Number 1-800-344-2250
pittsburgh.housemaster.com

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

Agents & Affiliates!

Join us for our Affiliate Sponsored

3rd Annual Holiday Beginnings Event

A time to relax with friends and colleagues

Monday, December 12th

5:00pm-? Happy Hour

Thursday's Restaurant – Bridgewater

Cash Prizes!!

Bring your business cards for entry into drawings.

Please resp to the Association office at 724-774-4126 by December 7th.

BEAVER COUNTY ASSOCIATION OF REALTORS®
REALTOR® of the Year Nomination

PURPOSE: To recognize the REALTOR® member of the Association who has provided outstanding service to the Association, real estate profession and to the community. This is not a listing or sales award, but an award for the REALTOR® who best exemplifies on a business and personal level the qualities that make a REALTOR®.

SOME CRITERIA TO CONSIDER: REALTOR® Spirit, Association Activity, Business Accomplishments, and Community Service/Civic Activity; Ideally this is someone you would be proud to put before your peers and the public.

Name of Nominee: _____

Office: _____

Nominator: _____

Office: _____ Phone: _____

Achievements and contributions:

REALTOR® Spirit: faithfulness to the principles of organized real estate, laws and regulations of their Association, the Code of Ethics and time and effort expended in furthering principles of good real estate practice among other real estate practitioners, press and the general public.

ASSOCIATION ACTIVITY (LOCAL): Activity in the local association, offices held, committee work, special assignments meeting attendance and active participation in association events.

BUSINESS ACCOMPLISHMENTS: General reputation for professional competence, public recognition of business conduct, service to clients and customers.

COMMUNITY SERVICE/CIVIC ACTIVITY: Local, State and National level participation in civic and Service Clubs, charitable activities, political activity, fraternal or religious groups.

ADDITIONAL COMMENTS: _____

ALL NOMINATIONS MUST BE IN TO ASSOCIATION BEFORE NOVEMBER 30th.

Mail to : Beaver County Association of REALTORS®
650 Corporation Street, Suite 401
Beaver, PA 15009

Fax to : 724-774-1984
Email: bcar3@verizon.net

Signature of Nominator:_____

Date:_____

2011 REALTOR® Convention and Trade Expo



December 6-8, 2011

Atlantic City Convention Center

Atlantic City, NJ

Visit www.realtorstripleplay.com

Or call 888-818-4922

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.

If this is something you would like to get involved with or need more information, please call the association office at 724-774-4126.

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.



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
- Closing Services

**iMortgage Services LLC • 2570 Boyce Plaza Road, Boyce Plaza III, Pittsburgh, PA 15241 • 888-575-8555
www.imortgageservices.com**

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





THANK YOU

to our members who
donated to the Charity
Auction.

This event could not happen
without your continued
support!!

BAKE SALE CONTRIBUTORS

Bobincheck, Penny
Brown, Gloria
Carofino, Joe
D'Achille, Ernie
Dowling, Lisa
Ferrazzano, Joann
Fuller, Karen
Hutman, Karen
Matuza, Peg
McConnell, Gloria
Moore, Susan
Randza, Jean
Ross, Lorraine
Schweinsberg, Shelley
Simmons, Mona

AUCTION COMMITTEE

Brown, Gloria
Caputo, Ellen
Dowling, Lisa
Fuller, Karen
George, Ted
Iorfido, Linda
Jacobs, Dorothy
Livingston, Jan
Lyden, Shirley
Moore, Susan
Ochs, Paula
Pietrandrea, Beverly
Randza, Jean
Reuss, Brian
Rombach, Kathleen
Ross, Lorraine
Schweinsberg, Shelley
Simmons, Mona
Smith, Darren
Smith, Elaina
Smith, Lois
Smith, Tammy
Smith, Vic (Chairperson)

AFFILIATES

All Realty Transfer
All-Spec Home Inspections
American General
BCAR Affiliates
Beaver County Times
Clearview Federal Credit Union
Country Mortgages by AgChoice
Ellen Caputo
Excel Mortgage
Hancock County Savings
Home Savings
HouseMaster Inspections
Housing Opportunities
Huntington Bank
iMortgage Services
J L Camp Inspections
Mona Simmons
Mortgage Lending Solutions
Oberlietner, Jill
PA Land Titles
Parkvale Savings
Peg Matuza
Penn Suburban Abstract
Radon Control Services
T. A. Closing Network
Union National Mortgage
Your Parade of Homes

BROKERS

Basinger Agency
Bovard Anderson Company
Commonwealth Real Estate
Frank Stefura Realtors, Inc
Hostetter Real Estate
Howard Hanna Corporate
Keller Williams
Lounder & Associates
Northwood Realty Services
Oxford Realty
Prudential Preferred Realty
RE/MAX Select Realty
Town Center Associates
Valley Realty
Zarnich & Associates Appraisers

REALTORS®

Agudio, Janeen
Augsburger, Vanessa
Beaver County Assoc. of REALTORS®
Bobincheck, Penny
Cleary, Judy
Croushore, Ron
D'Achille, Ernie
Daniel, Sue
Dowling, Lisa
Gahles, Peg
Garvin, Bob & Mary
Heimbrook, Sally
Hosack, Tom
Hostetter, Amber
Hostetter, Lee
Hostetter, Lee Alan
Hostetter, Marjorie
Hutman, Karen
Livingston, Jan
Lyden, Shirley
Pietrandrea, Beverly
Randza, Jean
REALTORS of Metropolitan Pittsburgh
Rees, Doug
Ross, Lorraine
Sadaka, Beth
Salamone, Marge
Smith, Vic & Lois
Stablow, Linda

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: _____

DUES AMOUNT IF PAID BEFORE NOVEMBER 30, 2011

NAR	\$155.00	For voluntary donation to RPAC/PREF	
PAR	105.00	360.00	subtotal
LOCAL	<u>100.00</u>	<u>16.00</u>	RPAC/PREF
TOTAL	\$360.00	\$376.00	TOTAL

(Local Dues amount after November 30, 2011 is \$110)

_____ Secondary REALTOR® Dues for 2012 (already includes discount) \$100.00
(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: _____

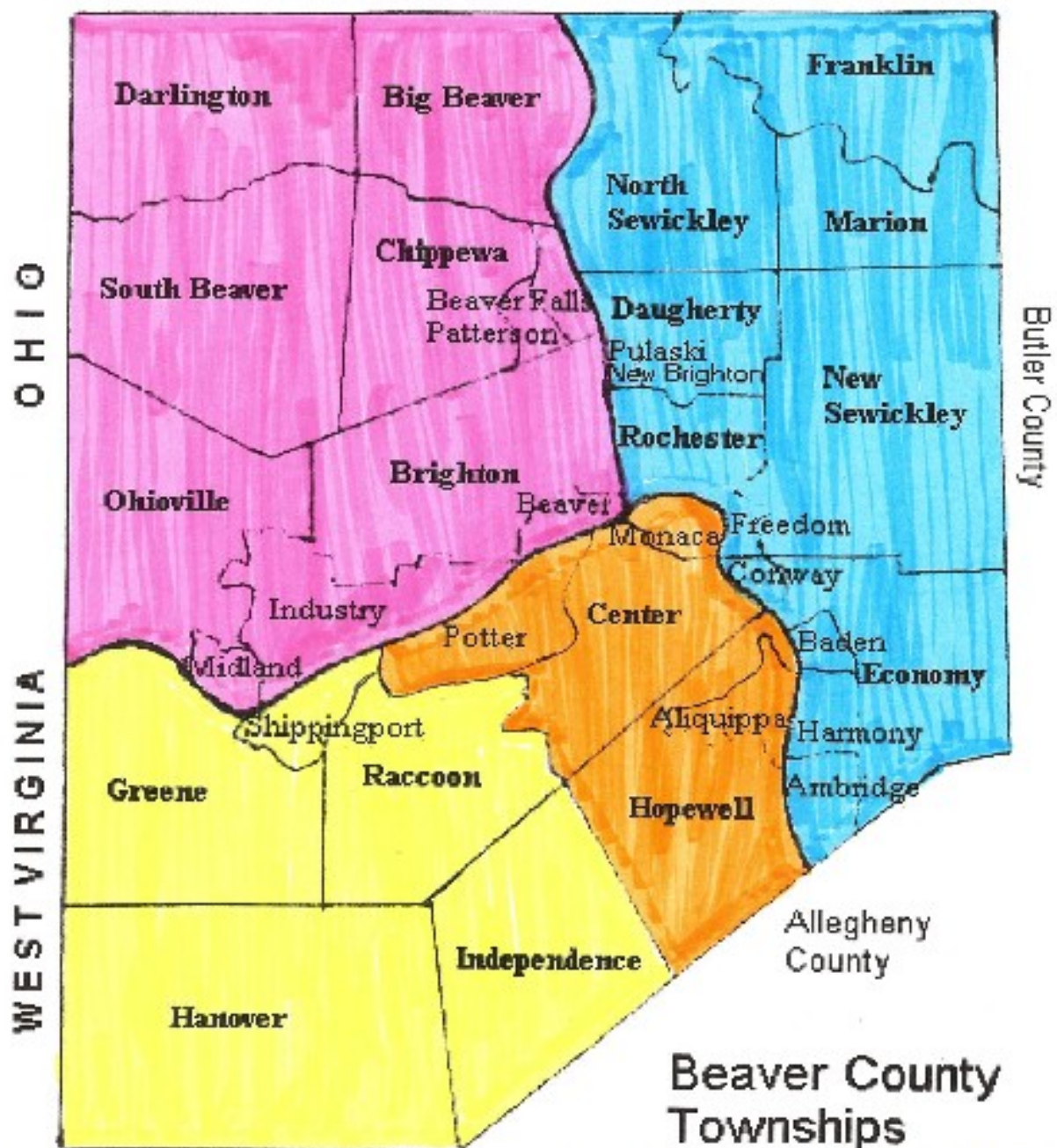
Membership to the Association of REALTORS is a 3-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Assoc. in your behalf. The 2012 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public 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 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

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

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: 724-775-3200

Representative: Debbie Bianco and Janice Johnson

Serve Allegheny, Beaver, and Lawrence Counties

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

CLEARVIEW FEDERAL CREDIT UNION

Phone: 800-926-0003

Representatives: Susan Moore and Kathleen Rombach

Serve all States excluding Alabama, Hawaii, and Texas

Products/Services Offered: Mortgage Purchases, Refinancing, Home Equity, Home Equity Line of Credit, Investment Property and Land Loans

DEBO MOVING AND STORAGE, INC.

Phone: 724-512-0325

Representative: Dale Brelloch, III

Serve Tri-State, Nationwide, and Worldwide

Products/Services Offered: Office Relocation, Local and Long Distance Household Goods Relocation, Professional Moving and Packing Service, TSA Certified, and Cargo Screening Facility

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