

# 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 Keczmer  
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>
<b>TOTAL</b>	<b>\$13,315.10</b>

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:

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

**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](mailto:ddornish@comcast.net). Congratulations on your marriage!!

**Margie Linville's**, of Northwood, new email address is [merville@northwood.com](mailto:merville@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](mailto:shirleylyden@comcast.net).

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



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

NOMINATIONS DUE BY NOVEMBER 30th!!

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.

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

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

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

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ADDITIONAL COMMENTS: \_\_\_\_\_

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**ALL NOMINATIONS MUST BE IN TO ASSOCIATION BEFORE NOVEMBER 30<sup>th</sup>.**

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](http://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.



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**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 AUCTION COMMITTEE

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

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](http://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: \_\_\_\_\_

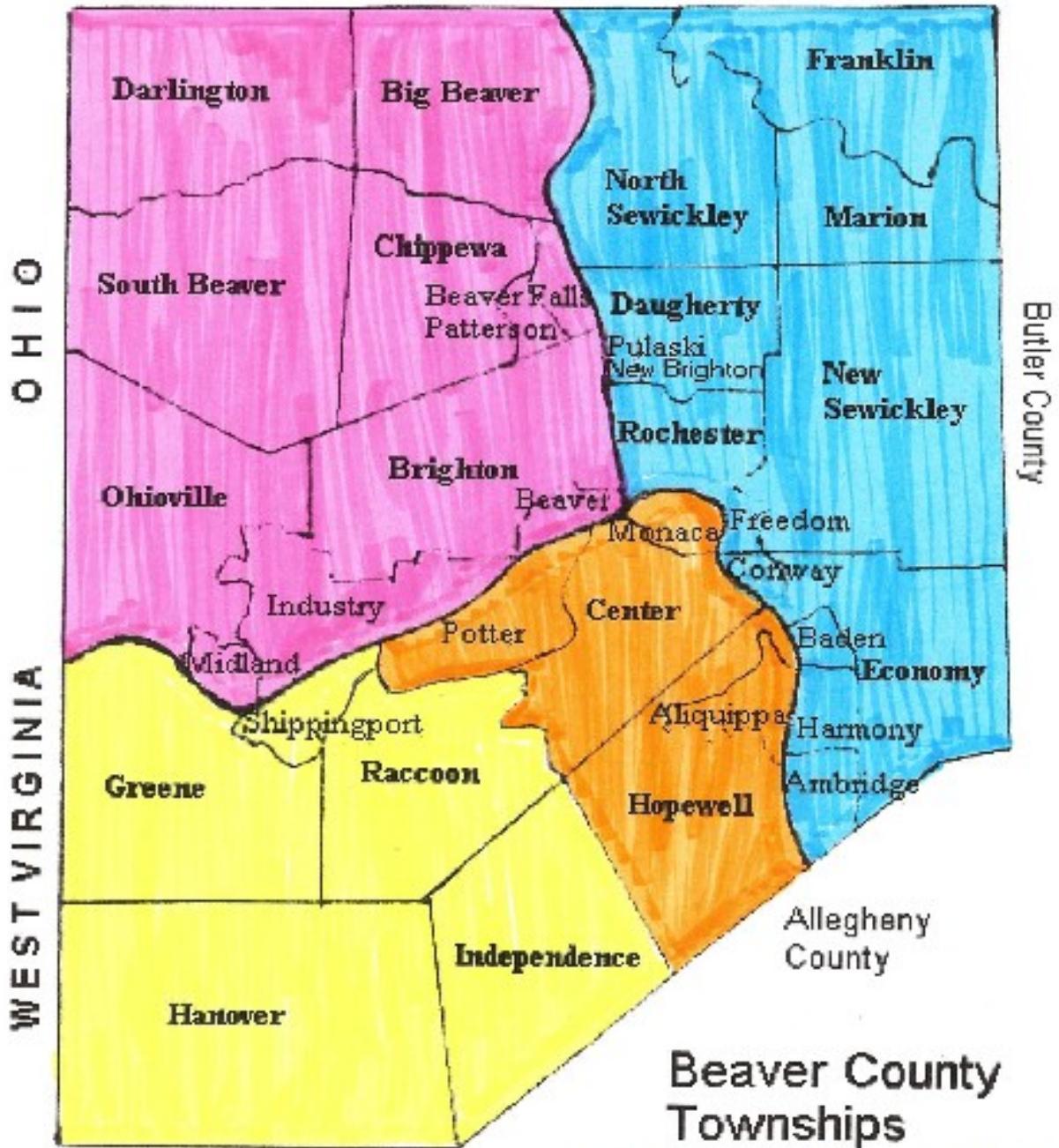
Membership to the Association of REALTORS is a 3-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Assoc. in your behalf. The 2012 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public 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 1<sup>ST</sup>.**

\*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.