

# REALTOR® RAPPER

NOVEMBER 2010

## 2010 Officers and Board of Directors

**President:** Peg Gahles  
**President-Elect:** Keith DeVries  
**Secretary:** Leslie Chaklos  
**Treasurer:** Michelle Branham  
**Directors:** 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

## PRESIDENT'S CORNER

“Going, going, gone!” Our November 3, Charity Auction at Javy’s was a great success. The bidding was fast and furious. Desserts flew off the bake sale table. Strips of tickets stubs were in the hopeful hands of wanna be winners. I snagged a lottery tree and scratched my way to fifty bucks. I lost out on a great pair of nutcracker candle sticks (you know who you are—call me)

A big THANKS to Vic for chairing and organizing the auction, to his committee, and the affiliates who worked to provide us with another fine event.

The election results were announced at the auction. They are as follows:

2011 President - Keith Devries  
President Elect - Vic Smith  
Secretary - Leslie Bostaph  
Treasurer - Interim Treasurer is Michelle Branham.  
The 2011 President will appoint a Treasurer for 2011

3 Year Director terms will be served by:  
Michelle Branham  
Bev Pietrandrea  
Jan Razaire

Congratulations to all and thank you for volunteering to support BCAR in your new endeavor.

Cordially — Peg



# Beaver County Association of REALTORS®

## “ANNUAL CHARITY AUCTION”

was a HUGE Success and we would like to thank Vic Smith,  
Chairperson, and his committee for a great job!!

Live/Silent Auction	10,681.00
Bake Sale	293.00
50/50 Raffle	230.00
Lottery Trees	500.00
Vera Bradley Basket	525.00
Chinese Auction	765.00
Guest Reservations	<u>594.00</u>

A special THANK YOU to  
Lee, Marjorie, Lee Alan and Nancy  
Hostetter. The auction could not  
happen without your services.

**TOTAL**                    **\$13,588.00**

THANK YOU to all who donated, volunteered, and attended the auction.  
This event could not happen without you!!

## 2011 Officers and Directors

### Officers

Keith DeVries, President

Vic (Bill) Smith, President Elect

Leslie Bostaph, Secretary

Interim Treasurer appointed by President and approved by Board.

### Directors

Michelle Branham

Lisa Dowling

Melissa Hill

Lisa Hough

Shirley Lyden

Beverly Pietrandrea

Lorraine Ross

Jan Razaire

Michael Witterman

**Immediate Past President**

Peg Gahles

**Affiliate Director**

Ellen Caputo

## SAVE THE DATE:

*January 29, 2011 at Seven Oaks Country Club starting at 6:00pm will be the Annual Installation / Awards Banquet. More details to follow.*

**Member Changes:** Linda Sovich Vaccaro has a new email address...lvaccaro@northwood.com

**Office Changes:** Bruce Fran and Barbara Slade are now with Coldwell Banker, North Hills Office  
Gregory Higbee is now with Achieve, Wexford Office

The RE/MAX North office closed.

**Congratulations** to Kathleen Belcastro of Coldwell Banker Airport/Beaver Regional in receiving her ABR Designation.

to Melissa Hill of Northwood, Beaver Office on the birth of her daughter, Aubrey Lyn.  
Mother and daughter are doing fine.

to Lee Alan Hostetter of Lee Hostetter Real Estate who won the 2011 Bid Calling State Championship in Harrisburg. This is Lee's second year in a row to win!! CONGRATS!!!

## CODE OF ETHICS

**Article 17: REALTORS® arbitrate financial disagreements with other REALTORS® and with their clients**

## 2010 Awards

**The 2010 Sales Awards will be recognized at the Installation and Awards Banquet on January 29, 2011 at Seven Oaks Country Club. The Sales Award/Broker Verification form and the Sales Volume Sheet are included in this month's Rapper.**



**Sales Awards MUST be into the Association office by JANUARY 10TH!! You can either fax at 724-774-1984, email bcar3@verizon.net or drop them off.**

\*\*\* 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.



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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# *Penn Suburban Abstract*

Title Insurance and Real Estate Closings

Allegheny, Beaver, Butler,  
Lawrence, Mercer,  
Westmoreland and  
surrounding counties.

Lender involved  
Private Financing  
Cash Transactions  
For Sale by Owners

**Closing Loans & Private Mortgages in  
Pennsylvania Ohio Florida**

**724-776-9750**

Toll Free 1-877-99-CLOSE

**724-776-4744 Fax**

*Carole Ritorto  
President/Owner*

**301 Smith Drive, Unit 6  
Cranberry Township, PA 16066**

# SALES AWARD APPLICATION

Name: \_\_\_\_\_

Firm: \_\_\_\_\_

Category: \_\_\_\_\_

Dollar Production: \_\_\_\_\_

## Guidelines:

1. Must be a BCAR member to qualify for award.
2. Production verification on a sales volume sheet (example: mls number, settlement statement or address) **must** accompany award nomination.
3. Top 3 awards of all categories or awards within 10% of adjoining award winner will be audited.
4. All awards to be turned in by **JANUARY 10, 2011**.

\_\_\_\_\_ Individual Residential

\_\_\_\_\_ Team Residential

\_\_\_\_\_ Individual New Construction / Site

\_\_\_\_\_ Team New Construction / Site

\_\_\_\_\_ Individual Commercial

\_\_\_\_\_ Team Commercial

Note: If your firm DOES NOT provide a "Company Production Report" a sales volume sheet MUST accompany award nominations. Any nomination that does not include a sales volume sheet will not be considered.

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## BROKER VERIFICATION

I, \_\_\_\_\_ a REALTOR® in good standing with The Beaver County Association of REALTORS®, hereby affirm that this application is true and correct.

\_\_\_\_\_  
Signature of Applicant

Certification of Employing Broker during the qualifying year:

I hereby recommend for a Sales Award, REALTOR® \_\_\_\_\_,  
and verify that the itemized document of lists/sales is true and correct.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Broker of Record/Manager

Note: If an applicant has worked for more than one office during the calendar year of the sales award, he/she must submit a separate signed application from each employing Broker/Manager.

	A	B	C	D	E	F
	Date of Sale	WPML number	Complete Property Address	Sale Price (my listing)	Sale Price (my sale)	Cumulative Totals
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# 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:

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



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[www.AGCHOICE.COM](http://www.AGCHOICE.COM)



Butler Branch—Jim McGinnis • Keri Connelly • Kathy Hartzell



## Calendar of Events:

November 25 Thanksgiving Day

November 30 Discount Period for Dues Payment Ends

December 3 Reservations Due for Affiliate Sponsored Holiday Beginnings

December 6 2nd Annual Holiday Beginnings at Jeffries Landing.

January 10, 2011 Sales Awards due to Association office

January 29, 2011 Installation /Awards Banquet, Seven Oaks



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Triple Play REALTOR® Convention  
And Trade Expo

December 7-9, 2010

Atlantic City Convention Center  
Atlantic City, NJ

Go to  
[www.realtorstripleplay.com](http://www.realtorstripleplay.com)

**The National Association  
of REALTORS® program**

**Right Tools, Right Now**

**Free offers and at cost  
products will expire  
December 31, 2010.**

**Be sure to take advantage.**

The Beaver County Association of REALTORS®  
would like to introduce the BC Tour.

A map of Beaver County has been divided into four zones, colors, and weeks.

**Zone 1 / Pink / 1<sup>st</sup> Tuesday consist of:**

Darlington, Big Beaver, South Beaver, Chippewa, Beaver Falls, and Patterson

**Zone 2 / Blue / 2<sup>nd</sup> Tuesday consist of:**

Franklin, North Sewickley, Marion, Daugherty, Pulaski, New Brighton New Sewickley,  
Rochester, Freedom, Conway, Baden, Economy, Harmony and Ambridge

**Zone 3 / Orange / 3<sup>rd</sup> Tuesday consist of:**

Monaca, Potter, Center, Aliquippa, and Hopewell

**Zone 4 / Yellow / 4<sup>th</sup> Tuesday consist of:**

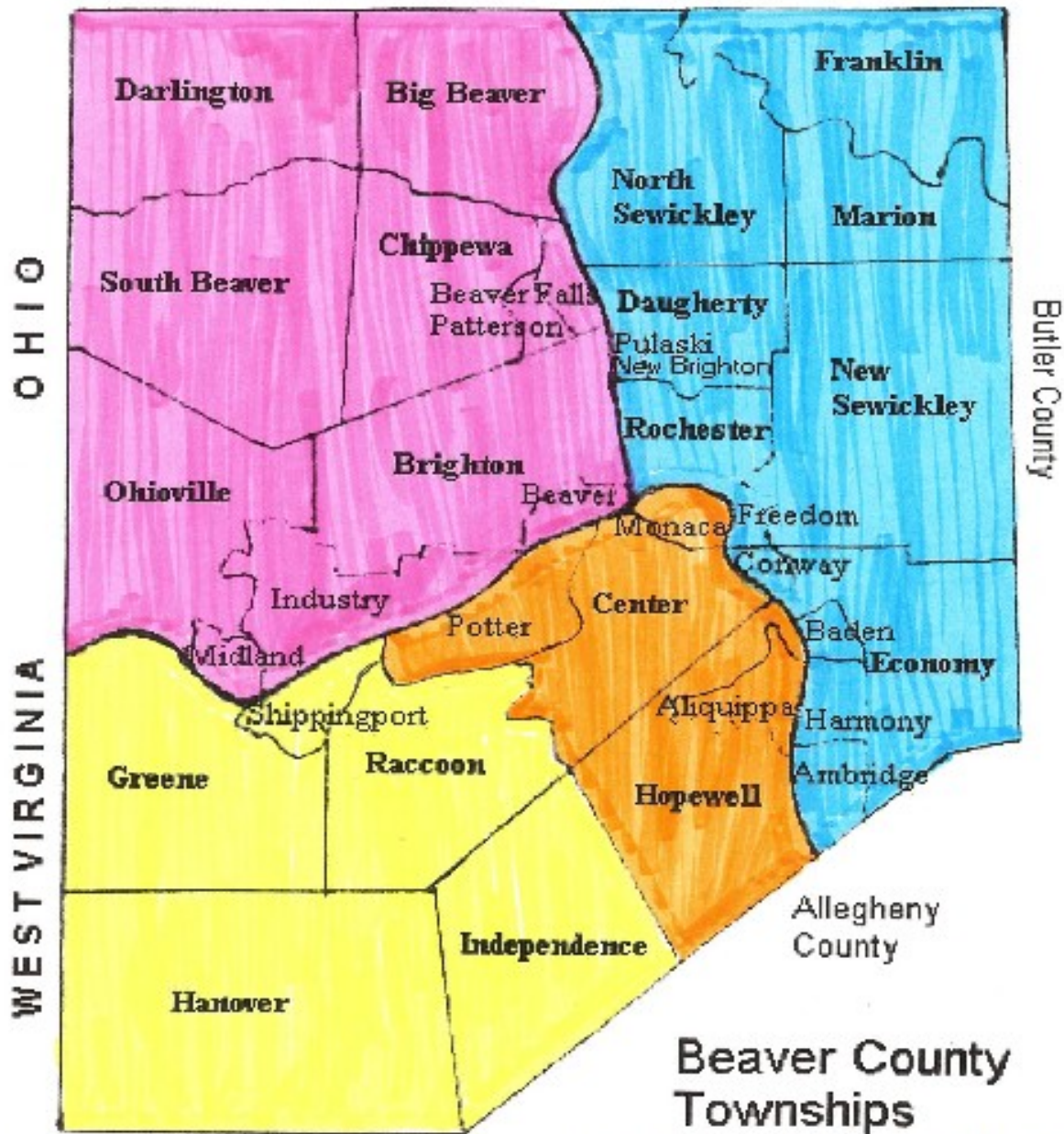
Shippingport, Greene, Raccoon, Hanover, and Independence

The BC Tour will be held on Tuesdays from 10:00 am till 12:00 pm. The first Tuesday of the month will be Zone 1, Second Tuesday Zone 2, Third Tuesday Zone 3, and Fourth Tuesday Zone 4. Every month will be the same schedule. If you are interested in having your listing on the BC Tour then on the multi list under agent tour line add your listing. This must be entered by every Monday by noon to be on the tour that week. The agent is not required to be at their listing from 10 am till 12 pm but it has to have either a lock box or accessible during that time.

Each office will be responsible to pull the list off the multi list for the tour each week. To print the list go to the multi-list and click on search, active, Beaver County, scroll to bottom, + more search criteria, down arrow, pull up agent tour date, click on calendar, double click on the day, and then over to the right click the add button and the tour information should be there.

The map is on the next page for your reference.

# 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.

# *Agents & Affiliates!*

*Join us for our Affiliate Sponsored*

## *2nd Annual Holiday Beginnings Event*

*A time to relax with friends and colleagues*

*Monday, December 6th*

*5:00pm-? Happy Hour*

*(Affiliates, please come at 4:00 for a brief meeting)*

*Jeffries Landing – Bridgewater*

## *Cash Prizes!!*

*Bring your business cards for entry into drawings.*

*Please resp to the Association office at 724-774-4126 by December 3rd.*

### **REALTOR® of the Year**

It is time again to start thinking about your nomination for REALTOR® of the Year. All nominations must be in by **November 30th**. A nomination form is included in the Rapper for your convenience. Also you can get a form at [www.mybcar.com](http://www.mybcar.com) under other documents.

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.

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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 REALTOR® OF THE YEAR 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: \_\_\_\_\_

# 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](mailto:bcar3@verizon.net)  
[www.mybcar.com](http://www.mybcar.com)

## 2011 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 PAID BY NOVEMBER 30, 2010

NAR	\$115.00	
PAR	105.00	
LOCAL	<u>85.00</u>	(\$15 discount applied)
SUBTOTAL	\$305.00	
*RPAC/PREF (voluntary)	<u>16.00</u>	
TOTAL	\$321.00	

\_\_\_\_\_ Secondary REALTOR® Dues for 2011 \$85.00 discount applied  
(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 2011 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2011, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$105 per member dues, 8% or \$8.40 is nondeductible by members for income tax purposes. NAR: Of the \$80 per member dues, 32% or \$26 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 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

### EXCEL MORTGAGE GROUP, INC

Phone: 724-775-3090

**Representatives:** Ellen Caputo and Mona Simmons

**Serve** Pennsylvania

**Products/Services Offered:** Residential Mortgages Including: Conventional, FHA, VA, USDA Rural Housing, for purchase; Refinance, and New Construction.

### FIRST CHOICE MORTGAGE SERVICES, INC

Phone: 724-772-2022

**Representative:** Linda Martin

**Serve** including but not limited to Allegheny, Beaver, Butler, Lawrence, and Westmoreland Counties

**Products/Services Offered:** Conventional, FHA, VA, USDA, PHFA First Time Homebuyer, FHA 203K, Construction, and Rehab Loans

### HANCOCK COUNTY SAVINGS BANK, FSB

Phone: 304-387-1620  
800-225-1620

**Representatives:** Judy Swearingen X237 and Debbie Walker X234

**Serve** PA—Allegheny, Beaver and Washington Counties; WV—Brooke, Hancock, and Ohio Counties; OH—Columbiana and Jefferson Counties

**Products/Services Offered:** Mortgage Loans, Auto Loans, Consumer Loans, Savings, Checking, IRA And Certificates of Deposit, Telephone Banking / Internet Banking and ATMs.

### HOUSEMASTER

Phone: 724-772-5593

**Representatives:** Jocelyn and Ivan Cilik

**Serve** Southwestern Pennsylvania

**Products/Services Offered:** Home Inspections, Termite Inspections, Radon Testing, Well Flow Test, Water Potability, Septic Dye Test, Mold Testing, Moisture Intrusion Surveys, and Commercial Inspections

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