

REALTOR® RAPPER

PRESIDENT'S CORNER

OCTOBER 2010

AFFILIATE "CONSUMER" PROGRAM HITS HOME

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Affiliate Director:
Ellen Caputo
Association Executive:
Karen Fuller

What do you get when you mix a roomful of real estate folks with a panel of buyers and sellers??

- a) pandemonium
- b) a restraining order
- c) one of the best programs ever

Our affiliates sponsor many worthwhile programs. The recent "What a Consumer Wants" was among the very best. If you missed it, you missed insightful comments, consumer views on the new market and honest dialogue in a great Q&A session.

Yours Truly benefited by being reminded that today's Consumer :

- Is highly informed via technology, especially the 25-45 age group.
- Insists on consistent, expedient COMMUNICATION
- Looks to us for support, answers and personal attention
- Wants an agent as a partner, not a salesman

The panel was asked a series of questions by a professional moderator. A few answers were predictable, but many comments were jaw-dropping. For example, sellers were informed during a listing appointment that their potential agent would call them every two weeks(the couple was in a rush). A buyer who wound up buying a fisbo saw 6 agents and received only ONE Consumer Notice. A buyer wanted to make an offer and the agent said it was too low and would not write the offer.

I could go on, but you get the gist. To be successful we must have empathy for our clients. That's the key reminder I took with me. Be the consumer.

Cordially ~

Peg

Beaver County Association of REALTORS®
General Membership Meeting

LIVE

CHINESE

“ANNUAL CHARITY AUCTION”

SILENT

When: November 3, 2010
Where: Javy's Banquet Hall
(1300 Merchant Street, Ambridge)
Time: 6:00 pm Registration
7:00 pm Buffet Dinner
Cost: FREE to members
\$18.00 for Guests

Dinner:
Stuffed Chicken Breast, Virginia Ham,
Hot Sausage w/pepper & onions,
Roast Beef, Oven Roasted Potatoes,
Cabbage & Noodles, Green Bean
Almondine, Coleslaw & Waldorf Salad,
Dessert can be purchased at Bake Sale.

50/50 RAFFLE

LOTTERY TREES

RESERVATIONS due by October 27th.
Call BCAR at 724-774-4126

GREAT OPPORTUNITY TO START YOUR CHRISTMAS SHOPPING!!

Proceeds from this event goes to local charities.



Online Election at www.mybcar.com



REALTORS®the annual election will start online **October 19th** and run thru **November 2nd**. You have to log onto the BCAR's website to be eligible to vote. If you have yet to log onto the site, please do so. The website address is www.mybcar.com. After the header on the right hand side is a button to click to REALTOR and in the two white boxes you use your real estate license number as your username and password. Be sure to use capital letters. Then click on 2011 Election on the left hand side. **Be sure to vote!!**

Call the A/E at 724-774-4126 if you any questions.

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.

JOB OPPORTUNITY at the BOARD of ASSESSMENT APPEALS

Mike Kohlman on behalf of the Board of Assessment Appeals is looking for part time workers at minimum wage with irregular hours.

If this is something you would be interested in, Contact Mike Kohlman at 724-770-4480.

Penn State 2010 CE Schedule

The Landlord-Tenant Relationship—A Procedural Approach (14 hours)

A procedural presentation recommended for Pennsylvania landlords, tenants, realtors, property managers, and agents who engage in the practice of leasing residential property. The course emphasizes that the lease is an oral or written contract that legally binds the respective parties to its conditions and provisions. Learn to look to the lease and the Pennsylvania Civil Rules of Procedure to define the specific rights of the parties. **Mon. and Sat., Oct. 11 and 16, 9:00 a.m.–4:00 p.m. Fee: \$160**

Register online: www.br.psu.edu/CE/profdev.htm or call 724-773-3700 today!

Continuing Education at REALTORS® Educational Institute (RAMP)

Effective Negotiating for Real Estate Professionals Tuesday 9-4pm
November 9 Instructor: Williams Hammill, Jr 7 hours of CE

RAMP Classroom at 1427 West Liberty Avenue, Pittsburgh

Register at rampschool.com

Welcome new members: Gina Cuccaro and Bea Hopkins of Prudential Preferred Realty, Moon.

Office Changes: Kathy Lee Speigle is now with Frank Stefura Realtors.

New Affiliate: Keystone Closing Services 412-922-8500 Joey Macy
200 Fleet Street, Suite 600 Fax: 412-922-8663
Pittsburgh, PA 15220 Email: jmacy@keystoneclosing.com

Radon Control Services, LLC 724-772-2200 Brian Reuss
9125 Marshall Road, Suite B-12 Fax: 724-591-8200 Kim Reuss
Cranberry Twp, PA 16066 Email: kreuss@radoncontrolservicespgh.com

Congratulations to Scott and Tabitha Fosnot of RE/MAX Select on the birth of their daughter, Alyssa Lynn. Alyssa weighed 8lb 8oz and was 20 1/2" length. Everyone is doing great!!

to Dana Lauerman-Pavlik of Keller Williams, Wexford who received her CRS Designation.

*** 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.

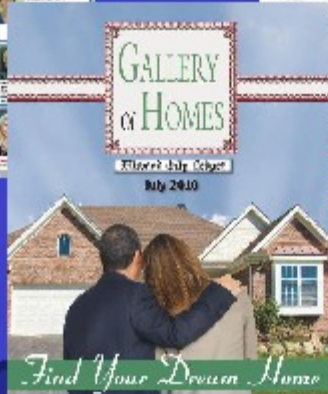
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Beaver County's Main Source for News, Sports & Entertainment.
41,000 Daily Circulation and Over 6 Million Monthly Views Online.



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The Beaver County Times ■ Allegheny Times ■ Ellwood City Ledger ■ Times iMedia ■ Valley Tribune



Excel Mortgage Group, Inc.

325 Beaver Street
Beaver, PA 15009

Office 724-775-3090
Fax 724-775-3133

- FHA / VA **(EXPERTS FOR 20 YEARS)**
- USDA GUARANTEED RURAL HOUSING **(EXPERTS FOR OVER 10 YEARS)**
- CONVENTIONAL
- PURCHASE / REFINANCE
- CONSTRUCTION
- INVESTMENT

AVAILABLE EVENINGS AND WEEKENDS!!!!

Bill Roorback
Owner /Sr.Loan Specialist
Cell: 724-462-5151
broorback@xlmortgage.com
NMLS #140581

Ellen Caputo
Sr. Loan Specialist
Cell: 724-971-5433
ecaputo11@yahoo.com
NMLS #143679

Mona Simmons
Loan Specialist
Cell: 724-561-3158
mona@xlmortgage.com
NMLS #144218

Voted
"Best of the Valley"
2008, 2009, and 2010



Licensed by PA Department of Banking

BEAVER COUNTY ASSOCIATION OF REALTORS®

PRESENTS

ANNUAL CHARITY AUCTION

Chinese Auction
Silent Auction

Lottery Trees



Live Auction
50/50 RAFFLE

WHEN: Wednesday, November 3, 2010

WHERE: Javy's in Ambridge

TIME: 6:00 to 7:00 Chinese Auction

6:00 to 7:30 Silent Auction

7:00 Dinner Served

After dinner Live Auction

COST: FREE to members of the Association

You are able to bring a guest(s) at the price of the meal \$18.00/person.

CALL BCAR 724-774-4126 TO MAKE ALL RESERVATIONS BY 10/27/10!!

DINNER MENU:

Coleslaw, Waldorf Salad, Oven Roasted Potatoes, Cabbage & Noodles,
Green Beans Almondine, Stuffed Chicken Breast, Virginia Ham, Hot
Sausage, Roast Beef, and you can purchase dessert at the Bake Sale.

LAST YEAR \$14,500 WAS DONATED TO CHARITIES! CAN WE TOP THAT?



BAKE SALE

Last year's bake sale was a huge success.
Be Sure to Check Out The Selections.



“THANK YOU AFFILIATES”

The Beaver County Association of REALTORS® would like to thank the Affiliates for hosting the “What A Consumer Wants” Seminar. If you missed this event you missed ALOT!! The seminar was very informative and professionally done. Once again, the affiliates went above and beyond offering services to the REALTOR® members.

A special thank you to T.A. Closing Networks for sponsoring this event and donating w Wii for the door prize.

Thank you to the affiliates who hosted tables:

Ag Choice Farm Credit, Apromark, Excel Mortgage, HouseMaster, Merrill Lynch/Bank of America, PA Land Title, Parkvale Bank, and T.A. Closing Network.

Thank you to Brian and Kim Reuss for the power point presentation at the event.

THANK YOU TO ALL AFFILIATES WHO PARTICAPTED IN THIS EVENT!!

Calendar of Events:



October 15	Donations for Annual Charity Auction Due
October 27	Reservations for Charity Auction Due
November 3	Annual Charity Auction at Javy's
November 30	Discount Period for Dues Payment Ends
January 29, 2011	Installation /Awards Banquet, Seven Oaks

Quadrennial Code of Ethics Training

We are currently in the third cycle of the Quadrennial Code of Ethics Training that runs from 2009 through 2012. Every REALTOR® must take this course as a requirement of membership of the National Association of REALTORS®.

You are able to take this course online at www.realtor.org. Once on the website click the education link, and then click code of ethics training and go to course page. The association will be notified of you taking this course online.

**Realtors: Are your clients looking for a lender?
Clearview® Federal Credit Union offers**

HOME LOANS!

First Mortgages	Home Equity Loans
<ul style="list-style-type: none"> • First Time Home Buyer • Fixed Rate Mortgages • Conforming Mortgages 	<ul style="list-style-type: none"> • Non-Conforming Mortgages • Adjustable Rate Mortgages • Land Loans • Fixed Rate Home Equity Loans • Variable Rate Home Equity Lines of Credit

CLEARVIEW
FEDERAL CREDIT UNION
1-800-926-0003 • clearviewfcu.org

Center Twp. Branch
210 Golfview Dr.

Chippewa Branch
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch
2646 Brodhead Rd.

CODE OF ETHICS

Article 16: Respect the exclusive representation or exclusive Brokerage relationship agreements that other REALTORS® have with their clients.

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).

Beaver County Tour

The first month of the Beaver County Tour has passed. We would like to thank those who put their homes on tour and for those who toured!! This is the beginning stages and nothing is set in stone. There may be problems along the way. If you have a suggestion or concern, please let us know. At this point, we are not sure how many REALTORS® are touring the homes. For this to be a success, people have to **tour**. It is a selling point for a new listing that you participate in a REALTOR® Tour.

It would be helpful if there was just one point of contact for each office to email the List of homes on tour. That person would then be responsible to share it with the rest of the their office.

If you need help with adding a listing to tour, how to get a copy of the homes on tour, or want to be office point of contact please contact michelle@michellebranham.com or lchaklos@northwood.com.

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 / 1st Tuesday consist of:

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

Zone 2 / Blue / 2nd Tuesday consist of:

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

Zone 3 / Orange / 3rd Tuesday consist of:

Monaca, Potter, Center, Aliquippa, and Hopewell

Zone 4 / Yellow / 4th Tuesday consist of:

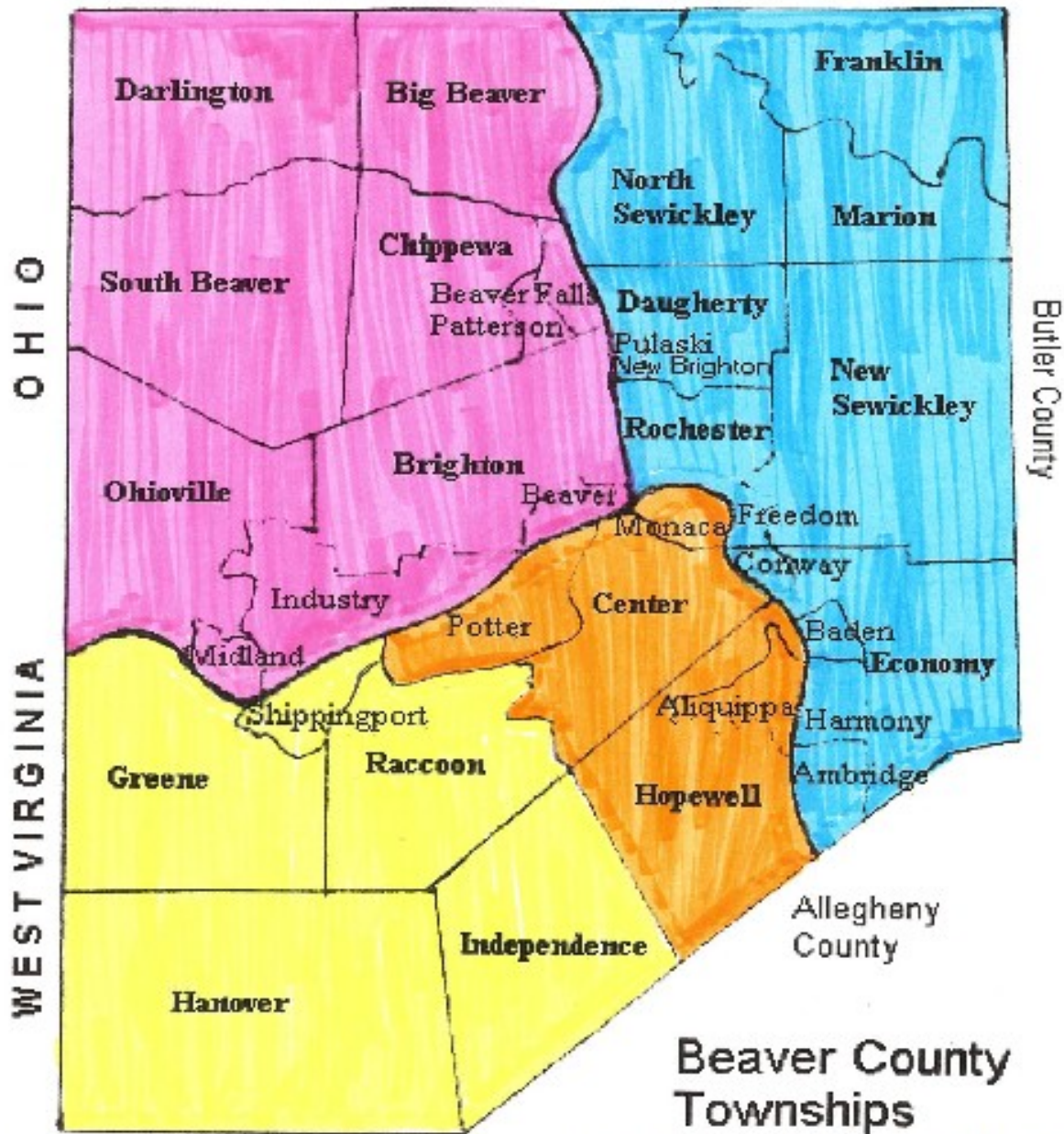
Shippingport, Greene, Raccoon, Hanover, and Independence

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.



**Beaver County Assoc of REALTORS®
ANNUAL CHARITY AUCTION**

November 3, 2010 AT JAVY'S.

Please consider donating
a baked good item.

Call Leslie Chaklos of Northwood
Realty 412-913-9097.

Thank You in Advance!

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 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.

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 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
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 1ST.

*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

BEAVER COUNTY TIMES

Phone: 724-775-3200

Representatives: Nathan Laney and Debbie Bianco

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: 412-507-5126
800-926-0003

Representatives: Susan Moore and Kathleen Rombach

Serve all 50 States excluding AK, TX, and HI

Products/Services Offered: Mortgages: Purchasing, Refinance, Land, Fixed Rate Variable, Rate, Conforming, Non Conforming, Fixed Rate Home Equity Loans, Variable Rate Home Equity Line of Credit.

DEBO MOVING & STORAGE, INC

Phone: 724-512-0325
800-281-9563

Representatives: Doug Campbell and Dale Brelloch III

Serve anywhere in the World

Products/Services Offered: Moving and Professional Packing Service

ESB BANK

Phone: 724-934-8988

Representative: Marilyn Scripko

Serve Western Pennsylvania

Products/Services Offered: All Mortgage and Equity Mortgage Loans

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