

# REALTOR® RAPPER

PRESIDENT'S CORNER

## Every Day is Labor Day

SEPTEMBER 2010

### 2010 Officers and Board of Directors

**President:** Peg Gahles

**President-Elect:** Keith DeVries

**Secretary:** Leslie Chaklos

**Treasurer:** Mike Raich

**Directors:** Michelle Branham

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

We are all out there in the trenches, digging up prospects and leads. As we head into the last quarter of 2010 here's my perspective of the last 9 months.

- "Whoopee! This first time buyers incentive is great!"
- "Current homeowners are eligible, too? Well alrighty then!"
- "The contract deadline is when? Closing by what date? HmMMM"
- "Rates are dropping....Yahoo...I'm swamped !"
- "I can't get these closed in time for the rebate.....Extension, Please."
- "Extension, yes? Only grandfathered deals? #?!XXX^&?? !
- "Where'd everybody go?"
- "Rates have plummeted to WWII levels, thank God." The calls will be rollin' in."
- "Hello ?"
- "Was that my cell? What do you mean I'm hearing things?"
- "There must be something wrong with my voice mail, it's not picking up messages."
- "Yes doctor, I'd like to renew my prescription for Calm-agra. "

Well, it is what it was. Typically I have a great October/November . I wish you all 4<sup>th</sup> Quarter good fortune. Hope those football calendars work.

Cordially ~ Peg





Beaver County Association of REALTORS®  
General Membership Meeting

“MEET THE LEGISLATORS”

Guests: State Representatives Jim Christiana, Jim Marshall and Senator Elder Vogel

When: October 6, 2010

Where: Javy’s Banquet Hall  
(1300 Merchant Street, Ambridge)

Time: 6:00 pm Registration  
6:30 pm Buffet Dinner

Cost: \$18.00 a person

Dinner:

Roast Turkey, Swedish Meatballs,  
Baked Lasagna, Hot Sausage w/  
peppers & onions, Garlic Mashed  
Potatoes, Cabbage & Noodles, California  
Mix, Linguini Salad, and Toss Salad  
And Dessert

RESERVATIONS due by September 29th.  
Call BCAR at 724-774-4126  
Register & Pay online at [www.mybcar.com](http://www.mybcar.com).

*Do you have a question for the legislators? Go to our Website [www.mybcar.com](http://www.mybcar.com)  
and under the picture there is a link to email your question.*

REALTORS® Educational Institute (RAMP)

Fall Broker/CE & Designation Classes

BROKER CLASSES

ABR Designation Class October 4 and 7	Monday and Thursday Instructor: Williams Hammill, Jr	9-5pm 1 credit
RE Law and Exploring Legal Issues in Real Estate September 30—December 9	Thursdays Instructor: Brad Dornish	6-10 pm 3 credits

CONTINUING EDUCATION & DESIGNATION CLASSES

Green Residential Elective September 23	Thursday Instructor: Mary Lynne Deets	9-4pm 7 hours of CE
ABR Designation Class October 4 and 7	Monday and Thursday Instructor: Williams Hammill, Jr	9-5pm 14 hours of CE
Effective Negotiating for Real Estate Professionals November 9	Tuesday Instructor: Williams Hammill, Jr	9-4pm 7 hours of CE

**RAMP Classroom at 1427 West Liberty Avenue, Pittsburgh**

**Register at [rampschool.com](http://rampschool.com)**

**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**

**So Many Investors, So Little Time (3.5 hours)**

This course focuses on the process of selecting and assisting investors. Learn how to determine which investors are serious and how to maximize your time spent together. Acquire the basic tools needed to help an investor make a monthly profit or plan for retirement. **Tues., Oct. 5, 9:00 a.m.–12:30 p.m. Fee: \$40**

**“I Thought You Were Working With Me” (3.5 hours)**

How do you keep your customer loyal to you? This exciting course covers how to keep up with the next generation of customers, what their expectations are, and where the customers can be found.

**Thurs., Oct. 7, 5:00–8:30 p.m. Fee: \$40**

**“Attitude is All I Have” (3.5 hours)**

Explore how agents can work together in harmony. Find out how we can represent our clients—and also make it a more positive and enjoyable experience for all parties involved. This course offers eye opening information about how some deals could be closed far more easily.

**Sat., Oct. 9, 9:00 a.m.-12:30 p.m. Fee \$40**

**Register online: [www.br.psu.edu/CE/profdev.htm](http://www.br.psu.edu/CE/profdev.htm) or call 724-773-3700 today!**

**Welcome new members:** Kelly Caresani and Erik Williams of Coldwell Banker, Cranberry

**Office Changes:** Doug Rees is now with C/21 Frank Stefura Inc., Realtors.  
Susan Austin and Tom Stirling are now with Coldwell Banker, Cranberry.

**New Email:** Joann Ferrazzano of Commonwealth has a new email address...jferrazz@verizon.net

**New Affiliate:** Merrill Lynch / Bank of America  
446 Third Street  
Beaver, PA 15009

724-773-8730  
Fax: 412-308-5641  
Email: terri\_davis@ml.com

Terri Davis  
Brian Giffin

\*\*\* 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.**

# 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**

## Promotional Products

Note Pads \* Padfolios \* Calendars  
Magnets \* Bags \* Mugs  
Award Plaques \* Calculators  
Golf Accessories \* Drinkware  
AND MORE...

## Branded Apparel

Polo Shirts \* Oxford Shirts \* T-Shirts  
Sweatshirts \* Sweaters \* Jackets  
Baseball Caps \* Visors, etc.

## Graphic Design

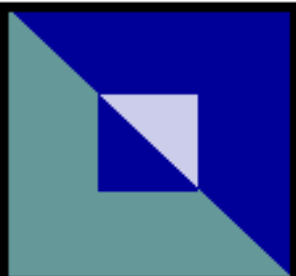
**PRINT MATERIAL:**  
Business Cards \* Letterhead  
Brochures \* Advertisements  
Newsletters \* Fliers  
Presentation Folders, etc.

**ELECTRONIC:**  
Website Development & Maintenance



**APROMARK, Inc.**  
*Promotional & Marketing Services*

**724-775-9778 | [www.apromark.com](http://www.apromark.com) | [sales@apromark.com](mailto:sales@apromark.com)**



# “What a Consumer Wants”

**Presented by: Beaver County Association of REALTORS® Affiliate Committee**

**Sponsored by: T.A. Closing Network**

**Where:** Holiday Inn  
Beaver Falls

**When:** September 23, 2010

**Time:** 6:30 PM

**Cost:** \$10.00 per person

Light snacks and refreshments will be available.

50/50 Raffle

Chinese Auction



**Bring your business cards!**

Door Prize.....

**Wii Deluxe Game Console**

Donated by:  
**T. A. Closing Network**

Have you ever wanted to know what your clients expect of you as a REALTOR®? What are they thinking? Are they going to tell you?

This is your opportunity to hear it directly from the consumer.

We have assembled a panel of recent and current buyers and sellers. They have agreed to answer the questions you want to know. You can submit the questions that you want to hear!

**SAVE THE DATE**

Professional Speaker & Trainer, Peter Bruening will act as moderator

**Presented by: Beaver County Association of REALTORS® Affiliate Committee**  
**Sponsored by: T. A. Closing Network**



**SEATING IS LIMITED. REGISTER AND PREPAY EARLY!!**

# “What a Consumer Wants”

Presented by: Beaver County Association of REALTORS® Affiliate Committee  
Sponsored by: T. A. Closing Network



Bring your business cards!!!!  
Door Prize: Wii Deluxe Game  
Console, donated by  
T. A. Closing Network

Where: Holiday Inn, Beaver Falls

When: September 23, 2010

Time: 6:30 PM

Cost: \$10.00 per person

Light snacks and refreshments will be  
available

50/50 Raffle Chinese Auction

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

Company: \_\_\_\_\_

To provide the best experience the audience size will be kept small. **RSVP and prepay early to guarantee your seat.**

*Questions must be submitted in advance:*

I have a question to ask the panelists: \_\_\_\_\_

I would like to attend the “What a Consumer Wants” panel discussion.

Enclosed is my check (payable to BCAR) for \$\_\_\_\_\_ (\$10.00 each)

Register & Prepay online

Please charge my credit card in the amount of \$\_\_\_\_\_ (\$10.00 each)

at [www.mybcar.com](http://www.mybcar.com)

**For credit card users:**

Visa

MasterCard

Billing Address: \_\_\_\_\_

Credit Card #: \_\_\_\_\_ 3 Digit Security Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

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

**SEATING IS LIMITED. REGISTER AND PREPAY EARLY!!**

# 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:

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



1-800-829-0056  
www.AGCHOICE.COM



Butler Branch—Jim McGinnis • Keri Connelly • Kathy Hartzell



## 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)

## CODE OF ETHICS

**Article 15: REALTORS® make only trustful, objective comments about other real estate professionals.**



### Online Election at [www.mybcar.com](http://www.mybcar.com)



The annual election will be done online starting in October. REALTORS® will 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](http://www.mybcar.com). After the header on the right hand side is a button to click to REALTOR in the two white boxes you use your real estate license number as your username and password. Be sure to use capital letters. Once on the site then you can change your username and password. Be sure to click update member at the bottom of page to save changes. Also you can put in a personal bio and download your picture.

Affiliates call for your username and password for first time on website.

Call the A/E at 724-774-4126 if you are having difficulties.

### Calendar of Events:



September 8	Registration open for "What a Consumer Wants"
September 23	Affiliate Sponsored Seminar "What a Consumer Wants"
September 29	Registration for "Meet the Legislators" Due
October 7	Meet the Legislators at Javy's
October 15	Donations for Annual Charity Auction Due
November 3	Annual Charity Auction at Javy's
November 30	Discount Period for Dues Payment Ends

### 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](http://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.



## Annual Charity Auction

Vic Smith, Auction Chairperson, is looking for volunteers to help with the Annual Charity Auction. There is plenty of opportunity to help with this event, even if you only have a few hours. Many hands make light work!!!

If you are interested call Vic at 724-774-2222 or A/E at 724-774-4126 to be a member of the committee. Donation of items for the auction are accepted. If you have not donated in the past, this may be something to consider this year. Any questions call Vic or Karen. The Auction is scheduled for November 3, 2010

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

A map of Beaver County was 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. The first tour began on September 7<sup>th</sup> with Zone 1. 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.

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 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.





## BEAVER COUNTY ASSOCIATION OF REALTORS®

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650 CORPORATION STREET  
SUITE 401

BEAVER, PA 15009

(724) 774-4126  
FAX: (724) 774-1984

August 25, 2010

Dear REALTOR® Friend,

It's once again time, for the Beaver County Association of REALTORS® Annual Charity Auction to be held on November 3, 2010, at Javy's Banquet Hall in Ambridge.

This annual event has grown each year and last year made it possible to donate over \$14,500 to local charities, such as Beaver Valley Intermediate Unit PTO, Boy Scouts of America, Girl Scouts, Habitat for Humanity, Women's Shelter, CASA, Yellow Ribbon Girls, and others.

In preparation for this year's event, we are asking support of REALTOR® members, affiliates, individuals and local businesses. All monetary donations are combined, to purchase items at a discount cost at local stores. Other items, for contribution, could include gift certificates, children's toys, household items etc. Monetary donations and gift cards can range anywhere from \$25.00 to \$500.00. These items then would be auctioned off the night of the event. We have also received trips and condo stays to auction off. The item that brought the most monies at 2009's Auction was a \$2,000 shopping spree at Ross Park Mall.

As a special "thank you" to our contributors, an ad will run in the Beaver County Times, listing all who have donated for that year's auction. Many, of the charities that we donate to list our contribution in their newsletters.

Please help the Auction Committee by getting your donation in as soon as possible, but no later than October 15th. If you have any questions, please call the Beaver County Association of REALTORS® office at 724-774-4126 or Auction Committee Chairman, Vic (Bill) Smith at 724-774-2222 X218.

We understand the economic time facing the country, and charities are being hit hard. So any contribution to the charity auction would be greatly appreciated. "Thank You" in advance for your participation.

Respectfully submitted,

A handwritten signature in blue ink that reads 'Vic'.

Vic Smith, Auction Committee Chairman  
Beaver County Association of REALTORS®

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# News Release



For further information:  
Melissa Sullivan  
(636)349-2508  
[melissa\\_sullivan@unigroupinc.com](mailto:melissa_sullivan@unigroupinc.com)

Aug. 23, 2010

## **DEBO MOVING AND STORAGE, INC. NAMED MAYFLOWER'S AGENT OF THE MONTH**

ST. LOUIS – Debo Moving and Storage, Inc., Pittsburgh, Pa., has been recognized as Mayflower Transit's Agent of the Month for June 2010, according to Steven J. Dawkins, executive vice president of Mayflower, which is one of the nation's largest household goods movers. The agency was selected from among more than 440 Mayflower agencies eligible for the distinction. Additionally, Mayflower named Debo Moving and Storage its Agent of the Month Runner Up for May 2010.

For more than 25 years, Debo Moving and Storage has been operating in Western Pennsylvania. The family-owned and operated company prides itself on its attention to detail and quality customer service. Debo Moving and Storage boasts a 21,000-square-foot, climate controlled facility, equipped with 24-hour monitored security system.

Mayflower's Agent of the Month program recognizes agents that rank best in the areas of customer service, van hauling performance, and sales growth. Statistical measures are applied to all agencies that have been affiliated with the van line for at least 12 months, with the final selections based on this data and day-to-day coordination between the agency and Mayflower.

### **About Debo Moving and Storage:**

Based in Pittsburgh, Pa., Debo Moving and Storage offers comprehensive residential, international, office and industrial, and tradeshow moving solutions, as well as storage and relocation management. For more information about Debo Moving and Storage, visit [www.debomoving.com](http://www.debomoving.com).

### **About Mayflower:**

Mayflower is America's most recognized and trusted moving company. Together with its sister company Mayflower Containers, Mayflower Transit offers a full range of moving services from full-service to do-it-yourself [moving and storage](#). With headquarters in suburban St. Louis, Mayflower maintains a network of 300 affiliated agencies. For more information about Mayflower Transit and its services, visit: [www.mayflower.com](http://www.mayflower.com).

# 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

\$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 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: 724-7741984

E-mail: bcar3@verizon.net  
Website: www.mybcar.com



## AFFILIATE INFORMATION

### ALL-SPEC HOME INSPECTIONS

Phone: 724-775-3191

**Representatives:** Joseph and Barbara Dunlap

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

**Products/Services Offered:** Home Inspections, Termite Inspections, Radon Testing, Septic Dye Testing  
And Well Flow Testing

### ALL STAR HOME INSPECTIONS

Phone: 412-741-8131

**Representative:** Don Bobincheck

**Serve** Allegheny, Beaver, Butler, and Washington Counties

**Products/Services Offered:** Home Inspections and Radon, with arrangements for Well, Septic and Pest  
Inspections

### AMERICAN GENERAL SERVICES CORPORATION

Phone: 724-728-9507

**Representatives:** John Fencil and Rebecca Larson

**Serve** Pennsylvania

**Products/Services Offered:** Land Title Closings and Insurance

### APROMARK, INC.

Phone: 724-775-9778

**Representative:** Lori Hoag

**Serve** Local, Regional, and National

**Products/Services Offered:** Branded Apparel, Promotional Products, Graphic Design, and Website  
Development and Maintenance

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