

REALTOR® RAPPER

JULY 2009

2009 Officers and Board of Directors

President: Rudy Zetz, Jr.
President-Elect: Peg Gahles
Secretary: Jack Lyden
Treasurer: Mike Raich
Directors: Leslie Bostaph
Leslie Chaklos
Frank D'Amico
Keith DeVries
Lisa Dowling
Melissa Hill
Shirley Lyden
Lorraine Ross
Vic (Bill) Smith
Immediate Past-President
Lynn Gratta
Affiliate Director:
Ellen Caputo
Association Executive:
Karen Fuller

PRESIDENT'S CORNER

My fellow REALTORS®,

First let me congratulate Nick and Darlene Zarnich on their 50th Wedding Anniversary. Nick and Darlene are great people who have served the association in many ways. They both are Past Presidents of the Association, with Nick serving 3 terms. They both have been REALTOR® of the Year and attended Harrisburg meetings. Darlene has been District 6 Vice President and was the past Association Executive. Again, congratulations to a wonderful couple.

In your email you should be getting an opportunity to participate in a "Call to Action". Did you know that only 4% are responded to? There is strength in the number of REALTORS® and we can make changes just by a voting. So for the good of the order and the association, don't just delete these emails. Take a minute and read them and then do what is best. Again, there is power in a vote.

The affiliates are sponsoring another seminar.... Staging / Packing & Moving. This should be very education and is available at a low cost. Show support to the affiliates and make arrangements to attend this event. This is something you would use in your business.

The Association Picnic is scheduled for August 6th at Two Mile Run Park. This again is at a low cost to you. I want to see you there! The affiliates are donating door prizes. Thank you Affiliates!!! Also a bocce tournament is planned. Get your team registered.

One more thing.....I want you to call the association office and request me to DJ the Picnic. Hey, if necessary let's get a petition started.

Have a great summer and see you at the Picnic.

The Prez, Rudy



Beaver County Association of REALTORS®



PICNIC

When: Thursday, August 6, 2009

Where: Two Mile Run Park

Time: 5:00 pm Registration

6:00 pm Buffet Dinner

Cost: \$12.00 / person

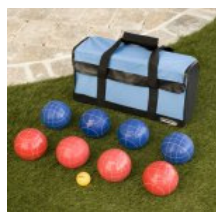
This year's picnic will

include door prizes

donated by the Affiliates...

GPS / Camera / 2010 Local Dues

MUST BE PRESENT TO WIN!!



This year's picnic will include a

Bocce Tournament.

Register your team early!!!!



Quad County Homes

will be serving their

delicious sno cones.

Call BCAR at 724-774-4126 by Thursday,
July 30th to make your reservation.

Beaver County Association of REALTORS®

Bocce Tournament Registration

Each Team to have (4) Players.

Contact Person: _____ Office: _____

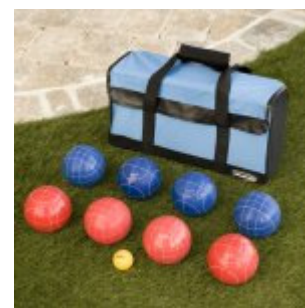
Phone: _____

Player 1: _____

Player 2: _____

Player 3: _____

Player 4: _____



Team Registration Required by **July 30th**. Please fax 724-774-1984 or
email bcar3@verizon.net registration form.

Election Nominees

It is time once again to be thinking about the election of officers and directors for 2010. The association will be filling President Elect, Secretary, Treasurer, and (3) 3 year term Directors positions. Criteria for each is below.....

President Elect:

- A. REALTOR with 3 years membership on the board.
- B. Served on a standing committee
- C. Chairperson of a committee
- D. 3 year term as a Director, and or Secretary and/or Treasurer.

Secretary/Treasurer/Director:

- A. Member of the association for 2 years
- B. Served on a standing committee

If you are interested in running for office, please call the A/E of BCAR at 724-774-4126. The election slate has to be given to the Board of Directors at the August 19th meeting.

Heart Walk



The association is participating in the Heart Walk that will be held October 3rd in Beaver. This year's coordinator is Ellen Caputo of Excel Mortgage. We are looking for volunteers to walk and sponsors. Watch for more details and if interested contact Ellen at 724-775-3090 or ecaputo11@yahoo.com.

PREF SCHOLARSHIP

PREF is offering up to \$500 scholarship for designation or broker course. The scholarship must be used within one calendar year of the presentation date. You must be a REALTOR® member and have held membership for at least two years. The scholarship is for courses taken after scholarship presentation. Scholarship application must be submitted to PREF directly by July 31 and to include a letter of recommendation from broker/manager and letter of good standing from your local association. Website.....
www.parealtor.org/content/PREF/pref_scholarship.htm



CHARITY AUCTION

It is time again to start thinking about the charity auction and we are looking for volunteers. If you would like to be a part of this worthwhile event, please contact Chairperson Vic Smith at 724-774-2222 or the A/E at 724-774-4126. Even if you only have a few hours.....we have a job for you!!!

Member Changes: April Camp is now with Northwood Cranberry office.

Office Changes: Century 21 Accent Homes is closing their doors effective July 31, 2009.

Prudential Chippewa office has merged with the Prudential Beaver office in Beaver. Their phone number will remain the same...724-847-0550.

Congratulations to Mona Simmons of Excel Mortgage. She is the proud grandmother of Derrick Brent Simmons born June 29th weighing 7lbs. 1 oz and 21" lg. Baby and Grandmother are doing fine!!!

Condolences to Mike Raich of Coldwell Banker, Moon and family in the passing of three family members.

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.

Announcing, Pennsylvania Housing Finance Agency's
newest program...

***** K-GOV *****

- No first Time Homebuyer requirement
- Owner occupied – single family or duplex
- No restrictions to income
- FHA Purchase price limits apply
- 3.5% minimum down payment
- Seller concessions up to 6% of purchase price
- No Underwriting or Processing fees
- Reduced Title Insurance rates
- Down payment & closing cost assistance available

Call me today for more details!



Ted George
Vice President
Mortgage Loan Officer

724-561-1033 [phone]
877-300-3271 [fax]
ted.george@huntington.com [email]

Time to start thinking about the “REALTOR® of the Year” Nomination. Criteria is below.

REALTOR® OF THE YEAR AWARD

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: 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.

**IDEALLY THIS IS YOUR REALTOR® OF THE YEAR: SOMEONE YOU
WOULD BE PROUD TO PUT BEFORE YOUR PEERS AND THE PUBLIC.**

**Send your letter of recommendation to the Beaver County Association of REALTORS®
650 Corporation Street, Suite 401 Beaver, PA 15009 or fax 724-774-4126.**

New Consumer Notice

There has been a delay in the implementation date for the new Consumer Notice. The Real Estate Commission has decided to extend the date until September 15th. Licensees may either use the old form or the new form until the cutoff date of September 15. Any brokerage that still has not converted over to the new form should be sure to do so ASAP. PAR is selling only the new Consumer Notice.

Info supplied by Hank Lerner of PAR dated June 15, 2009.

CODE OF ETHIC

Article 1: REALTORS® protect and promote their clients' interests while treating all parties honestly.

Calendar of Events:



- July NO MEETING
- July 9 9:30 am Affiliate Meeting, Huntington Bank
- July 30 Registration for Picnic & Bocce Tournament
- August 4 Registration for Staging and Packing/Moving Seminar
- August 6 Picnic @ Two Mile Run Park in Brighton Township
- August 11 Staging and Packing/Moving Seminar @ A.K. Nahas in Industry
- August 28 Radon Training Class @ Holiday Inn Express in Monaca
- September 2 PAR Presidential Visit @ Jeffries Landing in Bridgewater
- November 4 Annual Charity Auction @ Javy's in Ambridge
- December 8-10 REALTOR® Convention in Atlantic City, NJ



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- Certified Third Party EIFS Inspections

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pittsburgh.housemaster.com

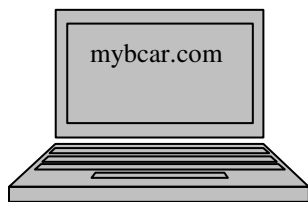


GET NOTICED!

IN The Times

FOR SALE

The best way to get results for your OPEN HOUSE or LISTING!
Call 724-775-3200 X130 to reserve a space.



WEBSITE www.mybcar.com

The new website is up and running. Be sure to log on and check it out. You are able to put in a bio about yourself and add your picture. Be sure to update your information, like email, contact number etc. If you have any questions, please call 724-774-4126.

CONGRATULATIONS to Nick and Darlene Zarnich of Zarnich & Associates on their 50th Wedding Anniversary!!!!



**CASA
 Court Appointed Special Advocates
 7th Annual Golf Outing**

When: Wednesday, August 12, 2009

Where: Seven Oaks Country Club
 (132 Lisbon Rd, Beaver)

Time: 12:00pm Registration/Lunch
 1:00pm Scramble
 6:30pm Dinner

Cost: \$135/person
 (\$42.06 tax deduction donation)

Payment and Registration to CASA by
 August 1, 2009. Call 724-728-2146.

REALTOR® T-Shirt Sale

Purchase a Hanes White T-shirts with the blue REALTOR® logo on the back and Beaver County Assoc. REALTORS® on the left chest. Sizes range from medium to xx-large at a cost of \$10.00 each.

T-shirts are available for sale at membership meetings, online at www.mybcar.com under catalog, or by calling BCAR at 724-774-4126.

AFFILIATE SPONSORED

Home Staging & Packing/Moving Seminar

Tuesday August 11, 2009

A.K. Nahas – 1108 Midland Beaver Road, Industry

10:30am – 1:30pm

Registration at 10:30 SHARP!!!

Boxed Lunches Provided

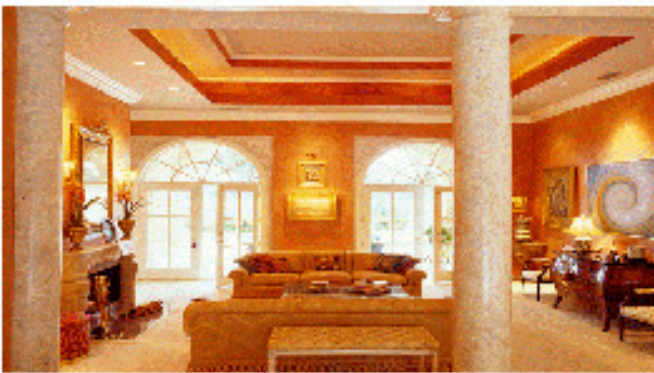
Cost: \$5.00 per person

Box Lunch includes
Sandwich, chips,
drink, and snack

Staging Presented by:

Renee Auteri-Virtue

**Accredited Staging Professional
Staging & Design Avenue**



Moving/Packing Presented by:

Doug Campbell

**Debo Moving & Storage,
Agent for Mayflower Transit**



**Pre-registration is required by August 4th
to BCAR office at 724-774-4126 or email to:
bcar3@verizon.net**

**Seminar & Lunch Courtesy of BCAR Affiliates
Door Prize Courtesy of A.K. Nahas**

Radon Training for Pennsylvania Real Estate Professionals

August 28, 2009 • Holiday Inn Express, Monaca, PA • 7 Hour Elective CE units
9am to 5pm • Fee - \$25 (lunch provided) • Code: EA1301CD10

Co-sponsored by Beaver County Association of Realtors
Funding provided by the PA Department of Environmental Protection

Radon affects the home buyer, seller, and the real estate agent. The radon advice you provide as a real estate agent may have risk management and legal repercussions.

DID YOU KNOW

- **860 to 3,800** – The estimated lung cancer deaths per year in Pennsylvania are due to residential radon exposure
- **40%** - The estimated number of Pennsylvania homes that have radon levels greater than the EPA guideline
- **49** of Pennsylvania's 67 counties have a predicted average indoor level greater than the EPA guideline
- **Only about 10%** of homes in Pennsylvania have been tested

This one-day program is designed specifically to help you better understand how radon can affect human health and how to manage the role that radon may play in the real estate transfer process.

PROGRAM TOPICS

Radon Science for Real Estate: Understanding radon gas and why one home can test at dangerously high levels when surrounding homes all test below

Measuring Radon in the Home: How the layout, construction and appliances in a home can affect radon levels in different rooms

Practical and Legal Issues of Radon in Real Estate: Discuss how testing and, if necessary, mitigation have been routinely incorporated into real estate transactions in Pennsylvania and the entire United States

Radon Resistant New Construction: Learn what RRNC is (and equally importantly, what it is not), why you may want to educate your clients to ask for it

Communicating with Your Customers about Radon: Radon is a proven killer, yet it tends to generate far less concern than other health issues, such as mold, that are far less lethal. We'll close with a discussion about when and how radon should be discussed with clients.

Radon Training for Pennsylvania Real Estate Professionals

PROGRAM OBJECTIVES

- To describe how and why naturally occurring radon gas may affect a property and enter a building – and why radon levels can only be determined with a radon test.
- To explain the different types of radon testing devices and the testing conditions required for each type of device.
- To outline the protocols required by the US Environmental Protection Agency for testing during the real estate transfer process in the "Home Buyers and Sellers Guide to Radon."
- To outline the requirements of Pennsylvania's certification program for radon measurement and mitigation firms.
- To explain the operating principals and techniques used to design and build an active radon mitigation system.
- To present the legal issues that may be raised by high radon levels on a property involved in a real estate transaction.
- To examine the basic principles of risk communication and how they affect the public's perception of radon as a potential health risk.

Phone

(732) 932-9271
M-F, 8am – 4:30pm

Fax

(732) 932-8726

Mail

Registration Desk,
NJAES OCPE,
Rutgers, The State
University of NJ,
102 Ryders Lane; New
Brunswick, NJ 08901

Online

www.cpe.rutgers.edu

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E-mail _____

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[] Charge to my credit card [] VISA [] MC [] AMEX

Card Holder (printed) _____

Signature _____

Card # _____ Exp. Date _____

Billing Address Zip Code (required) _____



**You Must Register Through School.
Class Size is Limited.
Get your reservation in early!!!!**



BEAVER COUNTY ASSOCIATION OF REALTORS®

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 Services

ALL-SPEC HOME INSPECTIONS

Phone: 724-775-3191

Representative: Joseph Dunlap

Serve Allegheny, Beaver, Butler and Lawrence Counties

Products/Services Offered: Home Inspections, Radon Testing, Pest Inspections, Well Flow Testing, Septic Dye Testing, and Mold Swab Testing

ALL STAR HOME INSPECTIONS INC.

Phone: 412-741-8131

Representative: Don Bobincheck

Serve Southwestern Pennsylvania

Products/Services Offered: General Home Inspections, Continuous Monitor Radon Testing, Written Report completed on site, Arrangements can be made for pest, well, and septic inspections at time of home inspections.

AMERICAN FINANCIAL MORTGAGE CORP.

Phone: 724-378-4230

Representatives: Bill Evans and Amy Helfferich

Serve Pennsylvania, Maryland, and Virginia

Products/Services Offered: Conventional, FHA, VA, FHA 203-K, State Bond Money, Non-conforming FHA, and USDA.

AMERICAN GENERAL LIFE & ACCIDENT

Phone: 724-742-1155 X44

Representative: John E. Carr

Serve Pennsylvania, Ohio, West Virginia, and Florida

Products/Services Offered: Term Insurance, Permanent Insurance, Living Benefits, Accident, Cancer Disability, Worksite Benefits, Fixed Annuities, and Critical Illness.