APRIL 2018

The REALTOR® REPORT **President's Message**

Keeping to the step of our multi-tasking position as REALTOR[®] and Consumer Advocate, please add these upcoming events to your calendar:

<u>Smart Growth Classes</u> – May 23, 2018 (see page 4 for details) <u>RPAC Phone Bank</u> - April 26, 2018 2-4pm & 6-8 pm Volunteers needed! Call Jeanni Prescan at 724-561-5554 or Leslie Chaklos at 412-913-9097 (see page 5 for details) <u>Code of Ethics</u> - Due by December 31, 2018

If you didn't take this as CE already you must do one of the following:

- 1. Take online at The CEShop (for Continuing Ed Credit) mybcar.theceshop.com
- 2. Take online with NAR (for Continuing Ed Credit) \$29.95 Or (Non CE Course) **FREE**

www.realtor.org

Please remember BCAR is a help line for our REALTOR[®] members. Take a minute to review our website and see how this tool can assist you in your business. Upcoming events, educational links, voting information and BCAR Affiliate member details to help your clients.

Call if you need me! Lorraine Ross 2018 BCAR President 724-624-4528

UPCOMING EVENTS

<u>April 18</u>-Professional Standards Training/Public Policy University of Pittsburgh @ Greensburg <u>April 22</u>-County Wide Open House <u>April 26 @ 2-4pm & 6-8pm</u> RPAC Phone Bank Northwood Realty, Beaver <u>May 16@9am</u>—REALTOR Round Table First Presbyterian Church, Beaver <u>May 23 8am@Noon</u> Smart Growth Course Fairfield Inn, Monaca



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2018 Officers & Directors

President: Lorraine Ross Pres. Elect: Beverly Pietrandrea Secretary: Denise Molchen-Donnelly **Treasurer: Sherman Hostetter** Directors: Jeff Ammerman **Ruthanne Belus** Lori Mikula Bianco Ernie D'Achille Silvia Kazas **Cindy McConnell** Pamela Miller Jeanie Parrish Leslie Pazur Immediate Past-Pres: Bob Williams Affiliate Director: Debbie Bianco Association Exec: **Rose DeWeese**



THE REALTOR REPORT



SOUTHWEST FIELD REPORT

The Field Report is published by the PAR Field Program which provides 28 local associations across the state with government affairs representation.

Veronica Cardello—vcardello@parealtor.org

Candidate Interviews – May 15 is quickly approaching and many of your local associations are interviewing candidates for the primary election. These interviews include candidates for the state legislature and Congress. The various open seat races will be high priorities for local associations in our region. Below are the open seats.

Congressional District 9 – currently held by Bill Shuster (R)

House District 15 – currently held by Jim Christiana (R)

House District 39 – currently held by Rick Saccone (R)

House District 48 - currently vacant

House District 40 – currently held by John Maher (R)

House District 54 - currently held by Eli Evankovich (R)

House District 62 – currently held by Dave Reed (R)

There are several ways to register to vote:

- Register through the Pennsylvania Department of State's online application.
- Register at a County Voter Registration Office or other designated sites.
- Register by mail.
- Register at a PennDOT photo center.
- Register at many other state government offices.

Not sure if you're already registered? Visit VotesPA.com to check your registration status. If you would like to conduct a voter registration drive, please contact me at <u>VCardello@PARealtor.org</u>.

We Need You! – Interested in learning how you can advocate and advance your business and the interest of your clients? The Public Policy Regional Training provides you the tools to be engaged in PAR's advocacy efforts and help you better represent your industry. As Realtors®, we are the voice for homeowners and private property rights. This regional training will help you learn how to make the Realtor® voice stronger and become an advocate for real estate. All training sessions are free and open to any PAR member, although space is limited and pre-registration is required. Email me for more information!

"Ask Veronica" – Are you interested in running for public office? Is there a local issue impacting private property rights? Do you need more information on advocacy efforts which help Realtors® and transactions? Would you like to attend a meeting with your member of the state legislature or Congress? Please contact me via email and let me know.

Upcoming Events

Wednesday, Apr. 18 – <u>PAR Public Policy Training Seminar</u>, 2-5 p.m., Greensburg Tuesday, May 1 – <u>PAR Hill Day for First Time Homebuyers Savings Account</u>, *Register now!* May 14-18 – <u>NAR Legislative Meetings</u>, Washington, D.C. *Register now!* May 15 – Pennsylvania primary election BEAVER COUNTY ASSOCIATION OF REALTORS® BCAR AFFILIATES PRESENT 2018 REALTOR® ROUND TABLE You asked for it...

Appraisals Home Inspections Lenders & So Much More!

50/50 Raffle Lottery Tree 2019 REALTOR- Local Dues Gift Voucher Must be present to win!

Wednesday, May 16, 2018 Registration: 8:30 am \$10.00 - Pre-registration required! First Presbyterian Church of Beaver, 252 College Ave.

Breakfast Menu includes: Scrambled Eggs * Bacon * Sausage * Home Fries * Biscuits Coffee * Juice

> RSVP: bcar3@mybcar.net * 724.774.4126 by Wednesday, May 9, 2018

The Beaver County Association of REALTORS® presents..



Breakfast Included

\$10 General Admission \$15 additional if CE is needed



Date/Location Wednesday, May 23, 2018 8 am – 12 noon Fairfield Inn 1438 Brodhead Rd Monaca PA 15061

By the end of this class, you should be able to:

- Describe and discuss the 10 key principles of smart growth
- · Compare smart growth precepts to other planning approaches in use
- List how smart growth benefits various constituencies
- Conduct a compelling conversation that explains and advocates implementation of smart growth policies

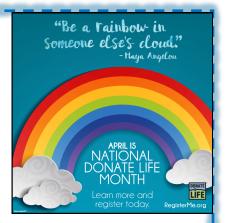
Acquire the knowledge and tools needed to make our community a better place to live, work, play and do business.

Register by contacting the Beaver County Association of REALTORS® at <u>bcar3@mybcar.net</u> or 724-774-4126 by May 16, 2018



DONATE LIFE MONTH

April is National Donate Life Month. I am encouraging everyone to register as organ, eye and tissue donors and to celebrate those that have saved lives through the gift of donation. Be a Hero! Be an organ donor. Make the pledge and make LIFE possible. Waiting for a donor everyday is hard. I know because I am one of those waiting for a kidney. Everyone has two and you can give one and still live a normal life and help someone along the way also lead a normal life. I have been waiting for one and a half years and everyday I pray for the



phone call. I have already been through a liver transplant through a deceased donor and my kidneys failed after that. I presently undergo dialysis three times a week. **<u>Register now at www.DonateLife.net</u>**

CONTINUING ED NEVER TASTED SO GOOD!

Who doesn't LOVE a free lunch? A few of BCAR's Affiliate members joined the REALTORS during the March 13 & 20 Continuing Ed held in Monaca and graciously provided breakfast, lunch and a ton of great information about the products and services that their companies provide. Please take a minute to review the Affiliate Directory that accompanies The REALTOR Report email distribution. And be sure to join us for the 2018 REALTOR Round Table on Wednesday May 16 to hear more about these affiliates and more!

> Thanks to: Bill Stouffer & Bobby Dunn-Huntington National Bank Harry Wargo-First National Bank, Wexford Tim Murtagh-Clearview Federal Credit Union Kathleen Kirby-Design Inspirations, Ltd.







COUNTY-WIDE OPEN HOUSE

If you are having an open house during the County-Wide Open House on Sunday, April 22, 2018 and would like blue REALTOR[®] "R" balloons to use, please contact Rose at the association office to arrange pick up.





REGISTER TO VOTE

The deadline to register to vote in the primary election in Pennsylvania is April 16, 2018. The primary election is an election in which a political party nominates its candidates for an upcoming general election. To be eligible to vote in Pennsylvania's primary election this spring, you MUST be registered and enrolled in a political party to vote in that party's primary. Several ways to register are:

- Register through the Pennsylvania Dept of State
- Register at a County Voter Registration Office or other designated sites
- Register by mail
- Register at a PennDot photo center
- Register at other state government offices
- Visit BCAR's website and click on Voting Locations under the ABOUT US tab!
- Not sure if you're registered? Visit VotesPA.com!

The Primary Election is on May 15, 2018!

A New Home for

RE/MAX Select Realty, Monaca

RE/MAX Select Realty relocated their offices to 1476 Old Brodhead Rd. Monaca! That address should seem familiar since they didn't move very far from their former location. Last fall, the 25 member staff moved to their gorgeous new building. Pictured below are a few highlights of the new space and a group photo on "Bring your Dog to Work Day!" <u>Best Wishes to the entire RE/MAX family!</u>



WELCOME NEW BCAR® MEMBERS

REALTORS®

Alyssa Costantino-Berkshire- Hathaway HomeServices, Moon Twp. Anelia Stoikova—Coldwell Banker, North Hills Raymond Van Dusen-eXp Realty, Pittsburgh Richard Greenhouse-Greenhouse Real Estate Inc. Christopher Pearson-Howard Hanna Real Estate, Beaver Dione O'Dell-Howard Hanna Real Estate, Chippewa Roamell Edwards-Northwood Realty, Pittsburgh Haley Brnjilovic-Northwood Realty, Beaver Heather Wolf Nevill-RE/MAX Select Realty, Center

> AFFILIATES Nationallink-Joseph Trosky 412-352-2622 jtrosky@nationallinklp.com

MANDATORY CODE OF ETHICS TRAINING!

All REALTOR[®] members are required to complete 2.5 hours of Code of Ethics training per two-year cycle. The current training cycle is January 1, 2017 through December 31, 2018.

If you have completed your Code of Ethics you MUST send a copy of your certificate of completion to Rose DeWeese at the association office.

How can you complete your mandatory ethics requirements?

- Online Training Course at The CE Shop, www.mybcar.theceshop.com
- Take the online CE or Non-CE version through NAR at: https://learninglibrary.com/COE/A/HOME?affiliateId=10868&affiliateId=10868

BEAVER COUNTY ASSOCIATION OF REALTORS RPAC UPDATE Total % of Goal Achieved 2018—86.35 Total Money Raised in 2018—\$6,476 2018 Goal—\$7,500 % of Members Investing in 2018—42.8% Number of Investors in 2018—214

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Kids 12 and under:	\$20 per PERS	ON			
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Out of The Woods	Foundation	Jeff Mart	tin	Linda Martin	Jacob Woods
PO Box 15534		412-551-	8322	724-513-5698	724-544-4156
Pittsburgh, PA 152	44				
outofthewoods@comcast.net					
Make all checks payable to: OUT OF THE WOODS FOUNDATION					
WWW.OUTOfthewoodsfoundation.org Out Of The Woods Foundation is a 501C3 Organization					
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					11



in total number

of SBA 7(a) loans¹

in 2016¹

6502.7M TOTAL

3,547 LOANS TOTAL

>\$1M

SBA LOANS BY INDUSTRY

Accommodation \$94.4M

Manufacturing \$90.3M

Recall Trade SE3 3M

2499 625 295 <\$100M \$100M-\$350M \$350M-\$1M

Construction \$62M

Transportation &W arehousing

Other Services 340.11 (eccept Public Admin.) 340.11

Trust your business to the leading SBA lender in our region.

Why choose Huntington for SBA 7(a) loans?

Whether you need capital to open, expand or acquire a business, Huntington is here to help. As a preferred Small Business Administration (SBA) lender, we offer an efficient application process and can expedite decisions on your loan request.

But we do more than make the paperwork easy. Local Huntington bankers look to build genuine relationships with our customers. We're eager to provide all the financial assistance you need at every stage of business development.

SBA guarantees up to 75% of your loan booked with Huntington. Improve cash flow with extended loan terms.

Grow faster with projection-based lending. Protect equity by reducing your down payment.

Borrow up to \$5 million.

FOR MORE INFORMATION ABOUT SBA LOANS, VISIT SBA.GOV/LOANPROGRAMS

Robert Dunn Business Banking Relationship Manager 2 699 Third Street Beaver, PA 15009 p-724,561.1024 e-bobby.dunn@huntington.com

'For fiscal year ending September 30, 2016. Source: U.S. Small Business Administration (SBA).

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First time home buyer?

If you're a first time home buyer or a family wanting to purchase a home, First National Bank is ready to help you get into the home of your dreams. Our Family Home Ownership Program* offers you many financial advantages:

- . Low to no down payment
- No points
- No Private Mortgage Insurance (PMI)
- Reduced closing and title insurance costs
- Minimum credit score of 620
- Closing cost assistance permitted (some restrictions may apply)

At First National Bank, you can count on responsive service tailored to your needs.

We'll work together to turn your dream home into a reality. For your convenience, we're also available by phone at 1-844-880-2244. Or, visit us online at fnb-online.com/mortgage.

Webliebe on the unit single family primary residence. Maximum purchase prices apply and may vary any related Hean bound and a Dear soling research any approved greatment appropriate instruction excitations from controlletion. So an avoid gas of synamic for consistence each site.

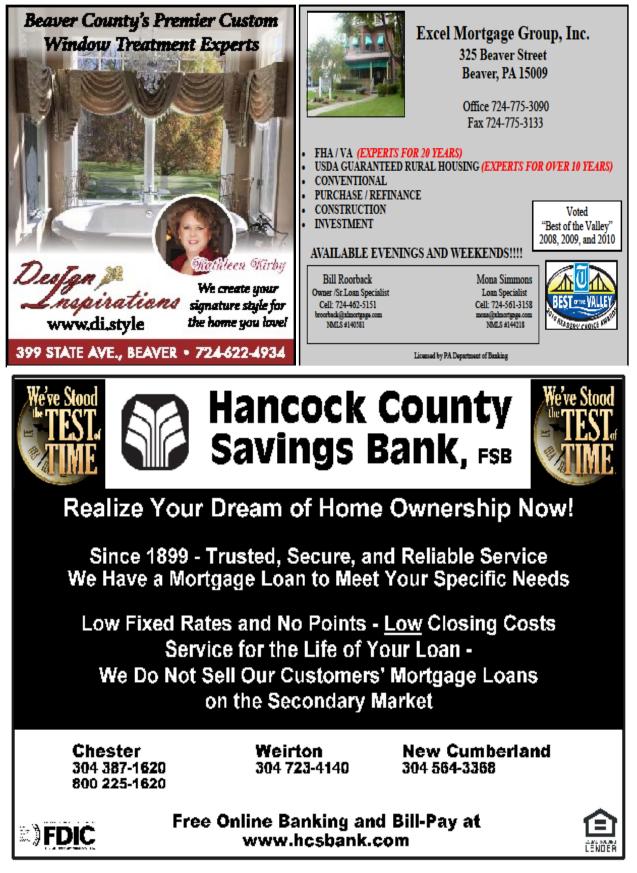
EQUAL HOUSING LENDER, MEMBER FDIC



Mortgage experts that make you feel right at home.



1-844-880-2244 | fnb-online.com



JOIN THE FIGHT FOR FIRST-TIME HOMEBUYERS

More than 80 percent of Pennsylvanians believe that buying a home is a good financial decision, however many first-time homebuyers face difficult obstacles in achieving the American dream of homeownership.

That's why the Pennsylvania Association of Realtors[®] is supporting lawmakers' efforts to create a First-Time Homebuyers Savings Account Program in Pennsylvania. Bipartisan companion legislation, House Bill 1981 (Bizzarro, D-Erie and Brown, R-Monroe) and Senate Bill 1066 (Fontana, D-Allegheny and Mensch, R-Montgomery), both establish the program. Contact your legislator to support the proposed First-Time Homebuyers Savings Program.

The First-Time Homebuyers Savings Account Program would provide an incentive for Pennsylvanians to save money toward the purchase of a home. The money saved would qualify as a tax deduction on their state income tax return. Parents and grandparents would be eligible to save for children and grand-children as well.

Realtors[®] know that homeownership strengthens communities, builds wealth and creates vibrant neighborhoods. That's why the First-Time Homebuyers Savings Account Program would be beneficial to Pennsylvania. Urge your legislators to support the proposed Pennsylvania First-Time Homebuyers Savings Account Program legislation at FirstHomePA.com.



Looking for a lender?

Clearview[®] offers a variety of real estate products and services!



First Mortgages Home Equity Loans Home Insurance



just like you.

clearviewfcu.org (412) 269-3011 Center Branch 210 Golfview Dr.

Chippewa Branch 2640 Constitution Dr.

Hopewell Branch 2646 Brodhead Rd.

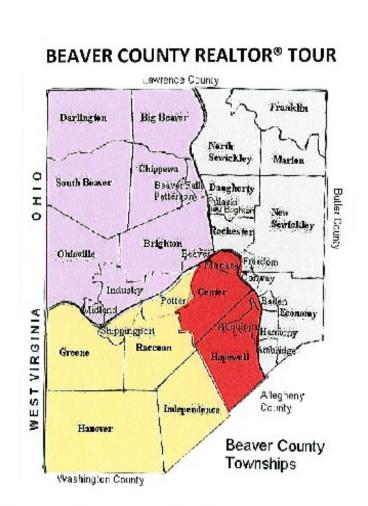
Federally Insured by NCUA. Equal Housing Lender.



THE REALTOR REPORT



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The Beaver County REALTOR^{α} Tour is every Tuesday 10:00 am - 12:00 pm. The tour is broken up into zones as follows:

۲	1 st Tuesday of the month
0	2 nd Tuesday of the month
۲	3 rd Tuesday of the month
0	4 th Tuesday of the month

NEW LISTINGS: If you have a new listing and would like it to be on the Beaver County Tour you must go to the multi list <u>NO LATER THAN NOON ON MONDAYS</u> and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the are your listing is located.