

RAPPER

Beaver County Association of REALTORS®

MAY 2012

PRESIDENT'S LETTER



2012 Officers and Board of Directors

President: Vic (Bill) Smith
President-Elect: Rudy Zetz, Jr
Secretary: Peg Gahles
Treasurer: Michelle Branham
Directors: Lisa Dowling
Lisa Hough
Pam Keczmer
Shirley Lyden
Leslie Pazur
Beverly Pietrandrea
Janice Razaire
Michael Witterman
Bridget Wysocki
Immediate Past-President
Keith DeVries
Affiliate Director:
Ted George
Association Executive:
Karen Fuller

Hello Everyone,

Summer is upon us and isn't it nice to see the rhododendron and azalea bushes out in bloom? A great time to be out showing real estate.

Our registration and horse sales for the Night at the Races went well. You can still make a dinner reservation, if you would like to attend. The affiliates are offering pre-sale tickets for the Chinese Auction at 10 tickets for \$5. If you would like a chance at a basket call Karen at the BCAR office...724-774-4126. This is a great way to show support to the affiliates, if you are unable to attend.

Memorial Day is Monday, May 28th. It is an opportunity to thank someone who has served or is currently serving our country and preserving our Freedom. We all forget the price that these individuals have paid.

I recall a few years ago when my son, Jeff who is in the Army Special Forces and has been deployed to Iraq seven times, came home to visit. He stopped at the Prudential office and Bob Garvin, Broker, shook my son's hand and thanked him for his service to our country. When Jeff and I left the Prudential office Jeff said "Nothing makes a soldier feel any better than when someone does that.....thanks me for my service to our country".

We all need to make an effort in the future to thank someone who has served and those currently serving our country.

We need to remember those who made the ultimate sacrifice for our Freedom.

Vic

Beaver County Association of REALTORS®

General Membership Meeting

Now What Do I Do When Marcellus Shale Rep Approaches?

Guest Speaker: Attorney Bill McNees

When: Wednesday, June 6, 2012

Where: Monaca Turners
(1700 Brodhead Rd, Monaca)

Time: 6:00pm Registration
7:00pm Dinner

Cost: \$16 / person

Dinner Choice:

Braised Steak or Baked Chicken
with Mashed Potatoes, Corn,
Cole Slaw and Dessert.

Host Office: Bovard-Anderson Company

RESERVATION and DINNER CHOICE by MAY 29th!!!

Call Association Office at 724-774-4126

Beaver County Association of REALTORS® General Membership Meetings 2012



Show your REALTOR Pride and wear you pin.

MONTH	DATE	EVENT	SPEAKER	LOCATION
May	5/17/2012	Night at the Races	Affiliates	American Serbian Club
June	6/6/2012	Marcellus Shale <i>"Now what do I do when Marcellus Shale approaches?"</i>	Bill McNees - Attorney	Monaca Turners
July	7/4/2012	No Meeting	X	X
August	8/1/2012	No Meeting	X	X
September	9/5/2012	Happenings in BC	Jim Palmer-	Monaca Turners
October	10/3/2012	2nd Annual Steak Gate	BC Corp Economic Devel.	Two Mile Run (tent.)
November	11/7/2012	Annual Auction	Chair Bev Pietrandrea	Javy's
December		Holiday Beginnings	Chair Vic Smith	TBA
			Affiliates	

Subject to change with notification

Support your association and attend the meetings!!



Flower Planting

The Community Service Committee is looking for volunteers to help plant flowers at the intersection at the Beaver Valley Mall. Planting day is May 18th. Pictures will be taken to promote this event. If you are interested please call Bev Pietrandrea at Bovard-Anderson at 724-774-5330 or the association office at 724-774-4126.

CODE OF ETHICS

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

Welcome New Members: **Debra Bachman** and **Andrew Hieber**—Prudential, Moon Twp;
Gretchen Kelley—Howard Hanna; **Cheryl Postonova**—RE/MAX Select, Monaca; **James Walton**—Prudential, Beaver

Member Changes: **Joe Croft** is still with Keller Williams but at the South Hills office.

Kim Hostetter is now with RE/MAX Select, Monaca Office. Her new email address is kimh@remax.net.

Kelly Scott is now with Coldwell Banker, Moon Twp office. Her new email address is kelly.scott@pittsburghmoves.com

Welcome New Affiliates: **Mars National Bank** 724-776-3803 X227 Shelley Schweinsberg
20246 Route 19 Fax 724-776-4330
Cranberry Twp, PA 16066 Email: sschweinsberg@marsbank.com

MetLife Reverse Mortgage 866-859-0863 Ray Chartier
681 Anderson Drive Fax 855-274-1397
Suite 600
Pittsburgh, PA 15220 Email: rchartier@metlife.com

Congratulations to **Kim Hostetter** of RE/MAX Select in receiving her CNE Certified Negotiation Expert designation.

to **Bob Williams** of Howard Hanna, Beaver who is running for State Representative.
Good Luck to one of our own!!!

Condolences to **Lisa Hough** of Coldwell Banker and family in the passing of her mother.

*** 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.



MAKE A WISH Yard Sale

Friday Afternoon May 18th and Saturday May 19th

Prudential Preferred Realty

877 Corporation Street, Beaver

Questions call 724-774-2222 x 200

Items for sale: furniture, jewelry, small appliances, office supplies, glassware, Sports equipment, tools, books, videos, toys and seasonal items.
Something for Everyone!!!!

2012 LOCAL Continuing Education Classes

Date	Time	Location	Class	Credits	Cost	Registration
5/15/2012	9-5	The Chadwick	Required Residential	7	\$75	www.polleyassociates.com
		Wexford	(New Agents)			-
5/16/2012	9-5	The Chadwick	Required General	7	\$75	www.polleyassociates.com
		Wexford	(New Agents)			

Calendar of Events:



May 10 Registration and Prepayment for Night at Races Due

May 17 Affiliate Sponsored "Night at the Races"

May 18 Planting of Flowers

May 22 New Member Orientation

May 29 Reservation for Membership Meeting Due

June 6 General Membership Meeting on Marcellus Shale

June 21 Next Affiliate Meeting



Who's Who Section

Meet the Officer and Directors

Vic Smith

Vic (Bill) Smith lives in New Sewickley Twp with his wife Lois, who is a registered Nurse and Supervisor of the Beaver office for Personal Touch Home Health. They have six children: Tammie and her children, Jessica, Jill, Jonathan, and Jenna who live in Rochester; Darren and his wife Tammy and their children, Joshua, Kelsey, and Elaina who live in Daugherty Township; Trish and her husband Mark and their children, Ashley and Kaitlyn who live in Mars; Jeff and his wife Becki and their children, Audrey, Megan, and Harrison who live at Ft Campbell in Kentucky; Mark and his wife Haley and their children Alyssa and Jordon who live in Baden; Matthew and his friend Christine and their children Kenny and Alex who live in Ambridge. Vic has been a REALTOR for 14 years and is with the Prudential Preferred Realty office in Beaver. Also he has been registered with the Boy Scouts of America for 55 years and is also a life member of Big Knob Fire Department. Vic has worked with Girls Scouts, American Red Cross, and Make-A-Wish. He belongs to Oak Grove Church where has served 5 terms on the Church Council and President of the Council. Vic has been past President of the Beaver County Assoc of REALTORS, and has served on many committees, such as Auction where he has been Chairman for 12 years.

Rudy Zetz, Jr.

Rudy Zetz, Jr. lives in Hopewell Twp with his wife Donna Jean, who is a retired teacher from Hopewell School District. They have a son Rudy and his wife Erica who live in Hopewell Twp with their daughter Riana. Rudy has been a REALTOR for 33 years and is the Broker at Oxford Realty & Associates, Inc in Center Twp. Rudy is involved with BCAR and has served on many committees, as a past Director, President Elect, and as President. Rudy is a member of the St. George Serbian Orthodox Church.

Peg Gahles

Margaret "Peg" Gahles lives in Darlington Twp. Peg has been a realtor for 16 years is a REALTOR for Northwood Realty in the Beaver office. Peg is involved at BCAR and has served on many committees and as a past Director, President Elect and President. She is currently the Secretary. In addition to real estate Peg is the Co-Founder of the Women's Center of Beaver County and the Beaver County Humane Society.

Michelle Branham

Michelle Branham lives in Brighton Twp with her husband Bill, who works as a Master Mechanic at the Beaver County Chrysler/Dodge/Jeep. They have 4 children: Heather who lives in Hopewell, Steve who lives in Hopewell, Brad who lives in Beaver, and Steve who lives at the LA Air Force in Barksdale. Michelle has been a REALTOR for 12 years and is with Coldwell Banker at the Airport/Regional office. Michelle is involved at BCAR and has served on many committees, past Director and currently Treasurer. Michelle is a member of the St. Peter and Paul Catholic Church in Beaver, where she serves as a church mother.

Lisa Dowling

Lisa Dowling lives in Moon Twp with her husband of 24 years Chuck, who works for US Airways. Lisa ABR, GRI, OA is a REALTOR for Northwood Realty, Moon Twp office for 19 years. She is also very active at BCAR in which she was President in 2001 and REALTOR of the year in 2003. She has also served on many BCAR committees such as membership, banquet, nominating, auction, professional standards, grievance, picnic, program, community service, and strategic planning. Lisa is very active at PAR and has served on many committees like professional standards, standard forms panel, standard forms agreements of sales, convention advisory, credentials, grievance, screening, and R-day. Lisa is a member of the St. Margaret Mary church in Moon Twp.



Who's Who Con't.

Pam Keczmer

Pam Keczmer lives in Hopewell Twp. She has been a REALTOR for 12 years and is with the Howard Hanna West Suburban Office. Since graduating from Penn State University and the Pittsburgh School of Health, Pam entered into the healthcare field of Hospital Pharmacy, in which she was involved for more than 15 years. After given the opportunity to become active in her family real estate appraisal business, she then became a full time REALTOR with Howard Hanna. As a Realtor, she is certified First Time Home Buyer Specialist and Relocation Specialist. Also Pam is very active as a Board of Directors. Pam is involved in her community with coaching Hopewell Soccer and Hopewell Aqua Club Committee.

Shirley Lyden

Shirley Lyden lives in Brighton Twp with her husband Joe, who is retired. They have seven children: Jan and Walter Culp who live in Baden and their children Christopher and Katie Ann; Joe and Connie Lyden who live in Westmoreland County; Jeanne and Ed Blades who live in Olathe, Kansas and their children Matthew and Benjamin; Jack and Lynette Lyden who live in Center Twp and their children Mike, Celia and Justin George, Nickie and Dean Falavolito, Daniel, and John; Jeff and Linda Lyden who live in Ohioville and their children Susanna and Marc Andre Clermont, and Melissa and Gabriel Albanes. Jim Lyden lives in Greentree and Jay and Kerry Lyden who live in North Hills and their children Sydney, Paige and Jordan. Shirley has four great grandchildren: Emily, Nathan, Anastasia Lyden and Phoebe Falavolito. Shirley has been a REALTOR for 33 years and is with the Prudential Preferred Realty in Beaver. Shirley has been involved with the following agencies: Habitat for Humanity of Beaver County, Sisters of St Joseph in Baden, and Little Sisters of the Poor in Pittsburgh. Shirley is a member of the St. John the Baptist Catholic Church in Monaca where she has been President of the Parish Council, Choir Director, Lector, and Cantor.

Beverly Pietrandrea

Beverly Szedny Pietrandrea lives in Brighton Twp with her husband Philip who is Senior Vice President of Sales and Marketing for the Unitrac Railroad Materials, Inc. They have a son Adam who lives at home. Bev has been a REALTOR for 7 years and is with Bovard-Anderson Company in Beaver. Bev is very involved with BCAR currently as a director and was selected as REALTOR of the Year in 2009. Also in her community Bev is involved in Boy Scout of America as a Den Mother, Achieva as a Board Member, New Horizon School PTO as Past President, Habitat for Humanity of Beaver County, and the Salvation Army in the Dinner Program. Bev is a member of the St. Peter and Paul Catholic Church where she has been a Special Education School Teacher.

Michael Witterman

Michael Witterman lives in Center Twp with his wife Brooke who is also a REALTOR. They have three children Grant, Christian, and Carter. Michael has been a REALTOR for 17 years is with RE/MAX Select in Center Twp. He is also active in BCAR, where he has served on several committees and has been a director for 3 years. In addition to real estate Michael is a member of the Crestmont Alliance Church where he is the Youth Director, Audio/Video technician, Elder and Teacher.

Bridget Wysocki

Bridget Wysocki lives in Aliquippa. Bridget has two grown children: Jason and Jen Miller in Hopewell and Dylan Wysocki in Center Twp. Bridget has been a REALTOR for 12 years and is with the Howard Hanna Real Estate in Beaver. Bridget is involved with BCAR and has served on several committees and is a current Director. Bridget has been involved with other agencies: City of Aliquippa Parks and Recreation, Children's Hospital Free Care Fund as Chairperson.

BEAVER COUNTY ASSOCIATION OF REALTORS® CONTESTS

The Board of Directors have decided on **TWO contests**.....a **logo contest** for BCAR and a **contest for a new name for the RAPPER**, monthly newsletter.

A winner will be decided for each contest and the winner will receive **\$25.00 CASH**. Please submit your entries to Karen at the BCAR office at bcar3@verizon.net. Contest deadline is **July 15th**.

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REALTORS® & Affiliates:

**\$ 10.00 Gift Card for every
qualified referral that calls our
office for a quote. (Cannot be
current Erie Policyholder)**

Use as many times as you like!

**Please contact Gary Young of
Kerr Agency for details at
724-843-1087.**



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**Since 1899 - Trusted, Secure, and Reliable Service
We Have a Mortgage Loan to Meet Your Specific Needs**

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Service for the Life of Your Loan -**

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BEAVER COUNTY ASSOCIATION OF REALTORS® would like to honor these individuals and thank them for their services to our country.

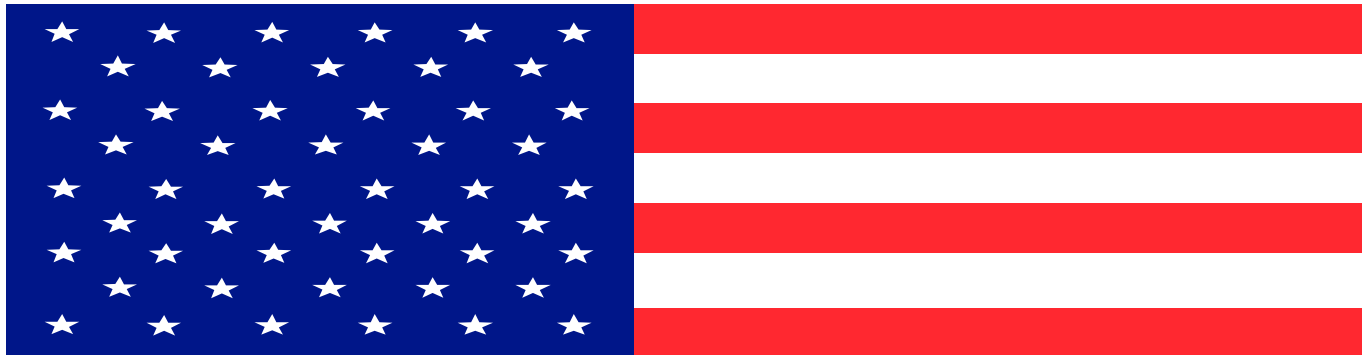
Vanessa Augspurger	Prudential Preferred	
Husband - Jim		Marines
Son - Ben		Marines
Dave Bodell	Prudential Preferred	
Father - Isdore (Izzy)		Army
Michelle Branham	Coldwell Banker	
Father - Phil Ralph, Sr		Army
Brother - Philip Ralph, Jr		Navy
Brother - William Ralph		Army
Sister - Vevette McCaskey		Air Force
Husband - Bill		Air Force
Son - Steve Branham		Air Force
Son - Steve Narad		Air Force
Ernie D'Achille	Northwood Realty	Army
Frank D'Amico	Prudential Preferred	Air Force
Colleen Debo	Bovard-Anderson Co.	
Daughter - Sarah		Navy
Jean DiMarco	Howard Hanna	
Son - Anthony Klesser		Air Force
Daughter N Law - Misti Klesser		Air Force
Jeanie Douglas	Prudential Preferred	
Husband - Ken		Air Force
Grand Son - Gerald McKinney		Army
Lisa Dowling	Northwood Realty	
Nephew - Brandon Flicker		Navy
Niece - Katie Kaatz		Navy
Scott Fosnot	RE/MAX Select	National Guard
Karen Fuller	BCAR	
Father - Russell Wright		Army
Father n Law - Frank Fuller		Navy
Son - Joshua Fuller		National Guard
Nephew - Joshua Rimer		Army
Nephew - Jacob Teets		Army
Nephew - Justin Teets		Marines
Bob Garvin, Jr.	Prudential Preferred	Air Force
Father - Bob, Sr.		Army
Daughter - Jean Garvin Mahan		Air Force
Grand Daughter - Holyenne Steppe		Air Force
Grand Son - Patrick Steppe		Air Force
Karen Hall	C/21 Key Real Estate	
Husband - Raymond Jr.		Army



Additional Men and Women Honored

Sally Heimbrook Husband - Charlie	Prudential Preferred	Navy & Marines
Jackie Krkuc Father - Norman Fulton	Prudential Preferred	Navy
Shirley Lyden Husband - Joseph Son - Jack Son - James	Prudential Preferred	Marines Air Force Marines
Mindy McKee Brother n Law - Bob Parker Nephew - Greg Mackenstein	RE/MAX Select	Navy Air Force
Paula Oaks Father - Paul Samek	Prudential Preferred	Air Force
Jean Randza Husband - Frank	Prudential Preferred	Army
Ed Schmidt	Prudential Preferred	Marines
Vic Smith Son - Jeff Son - Matthew	Prudential Preferred	Army Marines
Dan Steele Son - Jason	Prudential Preferred	National Guard
Gary Young	Kerr Agency	Navy
Rudy Zetz, Jr.	Oxford Realty	Navy

REMEMBER to fly the American Flag on Memorial Day, Monday, May 28th!!!



God Bless America!!

2012 Sales Award Guidelines

Changes have been made to the guidelines of Sales Awards for 2012. The new guidelines and forms are attached for your review. All applications must use these forms to be considered for sales awards for 2012.

ANNUAL PRODUCTION AWARDS

A. General Guidelines

- i. Nominee must be a BCAR Primary or Secondary member to qualify for award.
- ii. Production verification on a sales volume sheet—MLS RES BOOK SOLD, **MUST** accompany excel Spreadsheet to be counted.
- iii. FSBO's and Transactional deals **MUST** have page 1 & 2 of sales contract **PLUS** HUD1 to be counted
- iv. No out of state referrals will be counted unless agent holds active license in that state.
- v. 3-5 person task force formed from various offices will verify production for awards determinations.
- vi. All awards of all categories will be audited.
- vii. Award certificates will be produced by the Association.
- viii. Award winners will be recognized at an annual awards banquet.

B. Award Categories

- i. Individual Residential
- ii. Individual New Construction / Site
- iii. Individual Commercial
- iv. Team Residential
- v. Team New Construction / Site
- vi. Team Commercial

C. Team Determinations

- i. When advertised as a team in a subject year
- ii. When 33% listed or sold with another licensed agent
- iii. When agent has licensed assistant
- iv. When ad directs calls to: either / or
 1. classified as team
 2. named agent – classified as individual

D. New Construction Award

- i. When advertised as a Site Team in Subject Year
- ii. When 40% listed or sold from New Construction Site

All site team agents must be listed in ads – as per the PA Real Estate Commission

E. Commercial Awards

- i. When advertised as a Commercial agent in subject year
- ii. When 51% listed or sold from Commercial sales

SALES AWARD APPLICATION

Name: _____

Firm: _____

Category: _____

Dollar Production: _____

Guidelines:

1. Must be a BCAR member to qualify for award.
2. Production verification on sales **must** have the mls sheet attached (mls book sold printout) FSBO or any transactional must have HUD attached for credit of sales and contract pages 1 & 2.
3. No referrals out of the selling area will be counted unless agent holds an active license in that state.
4. All awards will be audited. Any sales award application that is not accompanied with the above information will not be counted. There will be no phone call to ask for the correct information.
5. All awards to be turned in by **JANUARY 9, 2013**.

_____ Individual Residential

_____ Team Residential

_____ Individual New Construction / Site

_____ Team New Construction / Site

_____ Individual Commercial

_____ Team Commercial

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.

NAME _____

Must also send RES - BOOK - SOLD printouts (12 per page)

	A	B	C	D	E
	Date of Sale	MLS #	Sale Price (my listing)	Sale Price (my sale)	Cumulative Totals
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AFFORDABLE HOME LOAN PROGRAMS



FHA Program

- Minimum Down Payment
- Down payment and closing costs may be gifted
- Non-occupant co-borrowers are allowed!

First-Time Homebuyer Program

- Low down payments
- Down payment and closing costs may be gifted
- No Private Mortgage Insurance (PMI) required
- Choose fixed-rate loan amounts up to \$200,000.



Denise Baker
Mortgage Loan Specialist
NMLS #288338
Home Savings Beaver Office
Office: 724-770-0700
Cell: 330-719-5217
Email: dbaker@homesavings.com



Put your home inspection in the hands of the Master

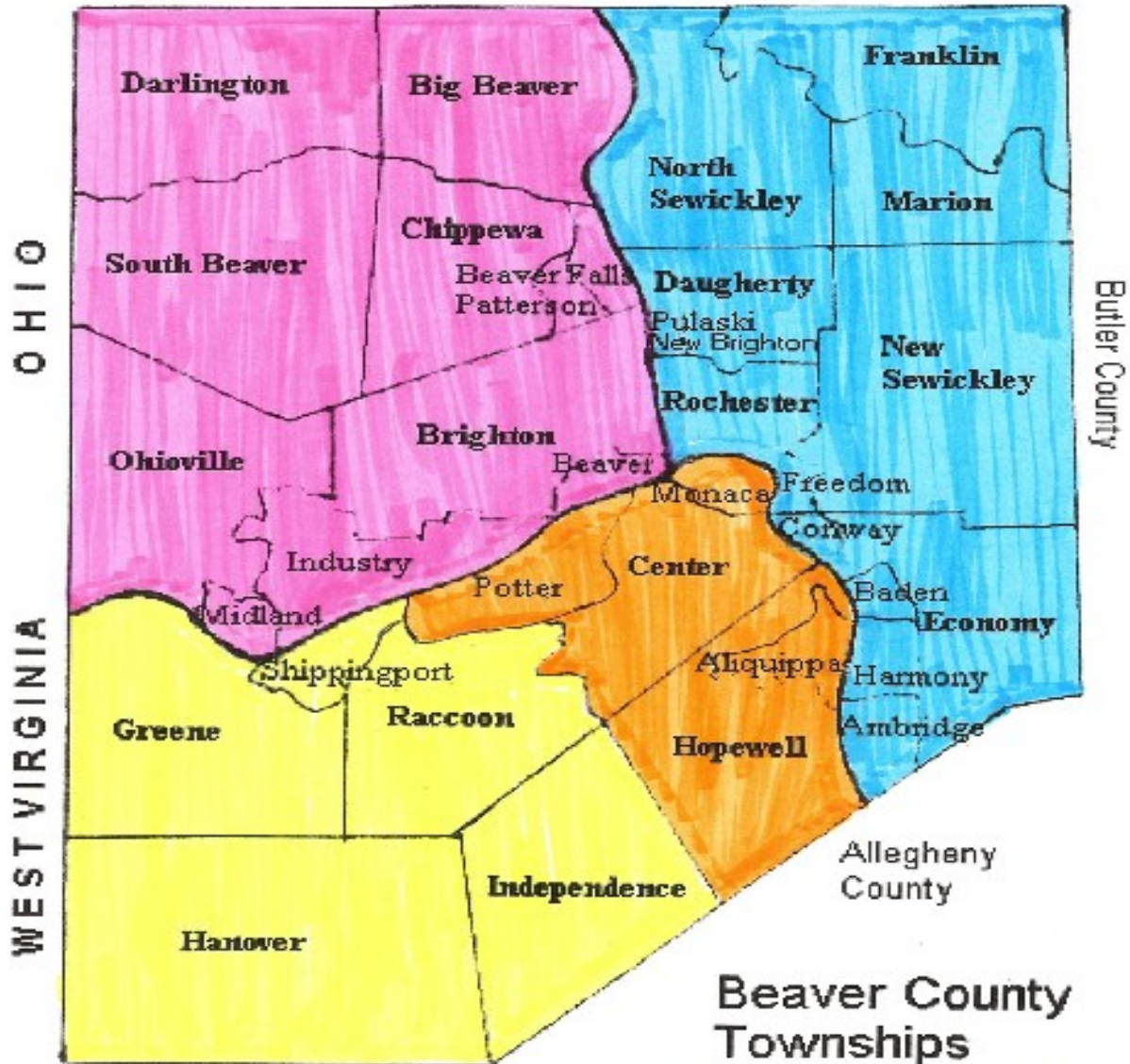
- On-Site computerized Report with Pictures
- Free Inspection Resource Guide
- NIBI and ASHI Certified Inspectors
- Over 25 Years Industry Leading Experience
- 90-Day Limited Inspection Guarantee
- Home-Termite-Well-Septic-Radon-Mold Testing
- Certified Third Party EIFS Inspections

Local Toll Free Number 1-800-344-2250
pittsburgh.housemaster.com

NOTICE ABOUT TOUR:

Each office is required to print out tour on their own on Tuesdays.

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®

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

ALL—SPEC HOME INSPECTION

Phone: 724-775-3191

Representatives: Joe and Barb Dunlap

Serve Allegheny, Beaver, Butler, and Lawrence Counties

Products/Services Offered: Home Inspections, Termite Inspections, Radon Testing, Well Flow Testing, and Septic Dye Testing .

AMERICAN GENERAL SERVICES

Phone: 724-728-9507

Representatives: John Fencil and Rebecca Larson

Serve Most of Pennsylvania

Products/Services Offered: Residential and Commercial, Cash Transactions, 1031 Tax Deferred Exchange, and Relocations.

BEAVER COUNTY TIMES

Phone: 724-775-3200

Representatives: Debbie Bianco, Classified Advertising Director
Janice Johnson, Sales Support

Serve Allegheny, Beaver, and Southern Lawrence Counties

Products/Services Offered: Daily and Sunday Community Newspaper offering Advertising, News, and Internet services.

CLEARVIEW FEDERAL CREDIT UNION

Phone: 724-507-5126

Representatives: Susan Moore and Kathleen Rombach

Serve All States except Alaska, Hawaii and Texas

Products/Services Offered: First Mortgages, Conforming Mortgages, Non-Conforming Mortgages, Home Equity Loans, Home Equity Line of Credit Loans, and Land Purchase Loans.

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2012 Affiliate Information.