

The REALTOR® REPORT

President's Message

September was an incredibly busy month for BCAR. Our BCAR Auction committee started in full earnest working on **BCAR's Annual Charity Auction** and are asking for donations of golf packages, tickets to sporting events, monetary donations or anything interesting you think our attendees will enjoy. Donations need to be in by Friday, October 19. If you can make a donation please contact Vic Smith at vsmith@thepREFERREDrealty.com.

Bob Williams taught a Code of Ethics class at Penn Bistro in New Brighton on Saturday, September 22. We are planning another class on Saturday, November 17 for anyone who still needs to get this NAR Mandatory course in by December 31, 2018.

And last but not least, lots of fun was had at BCAR's first ever INCREDIBLE RACE! This silly scavenger hunt was held in Beaver ending up at Robert's Roadside in Bridgewater. See page 4 for pictures. Thank you to our generous sponsors:

The Huntington Bank
Fairway Independent Mortgage Company, Mattie Easton
First National Bank, Harry Wargo
Bibby Photo, Mark Bibby
HSA Warranty, Joel Bolinger
Housemaster Inspection, Ivan & Jocelyn Cilik

Ahead of us is the upcoming BCAR election. Below is the list of candidates that you will be asked to vote for.

President Elect: Sherman Hostetter-Sherman Hostetter Group, LLC

Secretary: Denise Molchen-Donnelly-Howard Hanna, Chippewa

**Treasurer: Ruthanne Belus-Berkshire Hathaway HomeServices
Cranberry**

Judy Plakosh-Howard Hanna, Beaver

Directors: Alex Beltran-Berkshire Hathaway HomeServices, Beaver

Lori Bianco-RE/MAX Select Realty, Monaca

Barb Cardinale-Coldwell Banker, Moon Twp

Pam Kecmer-Howard Hanna, Beaver

Leslie Pazur-Berkshire Hathaway HomeServices, Beaver

Jeanni Prescan-eXp Realty

Bob Williams-Oxford Realty, Monaca

The election will be conducted by electronic vote or paper ballot. (Paper ballots and Petitions available upon request by contacting association office). Please see page 5 for details of how to vote on-line.

Voting will be conducted electronically at www.mybcar.com, starting Tuesday, October 23^h through midnight Tuesday, November 6, 2018.

Have a terrific month!

Lorraine Ross
2018 BCAR President



Inside this Issue

Southwest Field Report	2
BCAR Annual Charity Auction	3
BCAR Incredible Race	4
Happy Trails to Debbie Bianco	5
REALTOR Emeritus Update	6
REALTOR Ring Day	8
BCAR Affiliates	9-11

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: Shelley Hysong

Association Exec: Rose DeWeese





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.

Monitoring Ordinances – The **Realtors® Association of Westmoreland, Indiana and Mon Valley** provided testimony addressing the concerns of spot assessments and the criteria being used to conduct them to Hempfield Area School District at their September meeting. This proposed process would affect the 25 residents who already received letters stating their taxes are being appealed and those who will receive letters when a property sells within the school districts limits. The testimony offered questions and concerns as to the criteria the school district chose to use and the reasoning for only filing appeals on those who recently purchased their homes within the district. If you would like to learn more about the assessment process, please contact me: **contact me at vcardello@parealtor.org**. ask our representatives about the state of the county

Beaver County Association Legislative Reception – A legislative reception co-sponsored by the Beaver County Association and the chamber of commerce was held with Reps. Aaron Bernstine, Jim Christiana, Jim Marshall and Robert Matzie and Sen. Camera Bartolotta, in addition to other elected officials in attendance.



This reception was an opportunity to ask our representatives about the state of the county and the variety of economic projects that are underway throughout the county. More legislative meetings will be conducted throughout the fall. If you are interested in attending a meeting with your area legislator, please contact me: **contact me via email**.

Are you registered to vote? – The general election is coming up on Nov. 6. To be eligible to vote in Pennsylvania's general election this fall, you must be registered before Oct. 10. 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.**

Upcoming Events

Oct. 23 – **Greater Allegheny-Kiski Area Board** legislative lunch
Dec. 3 to 6 – **2018 Realtors® Triple Play Convention & Expo**

BCAR ANNUAL CHARITY AUCTION

Proceeds benefit Beaver County Charities

**Wednesday,
November 7, 2018**

5:30 pm
The Club at Shadow Lakes
Aliquippa PA

**Free to BCAR
Members**

Guests: \$27.00



5:30 pm Bake Sale (Select your dessert early)

5:30 – 6:30 pm Chinese Auction

5:30 – 7:00 pm Silent Auction

6:30 pm Buffet Dinner

Live Auction following Dinner

\$250 CASH GIVE-AWAY

Beaver County Association of REALTORS®

RSVP by 10.28.2018

650 Corporation St., Suite 401 | Beaver PA 15009 | 724.774.4126 | bcar3@mybcar.net

BCAR's INCREDIBLE RACE

What do you get when you mix REALTORS and a Scavenger Hunt? Fun and some SERIOUS competition!



1st Prize: The Beavers—Pam Kerry, Yvonne Goff, Jess Farinelli & Karen Hutman



2nd Prize: Glitz & Grit—Sara Lowman, Cheryl Hartle, Randy Buffington, Leslie Chaklos & Mattie Easton of Fairway Independent Mortgage



3rd Prize: Scooby & Friends—Angie Peluso, Greg Peluso of Heritage Security, Rhonda Shearer & Brooke Witterman



The No Names—Ted George of Farmers National Bank, Bridget Wysocki, Cindy McConnell & Mark Holp of Mortgage Lending Solutions



The eXperts—Harry Wargo of First National Bank, Kate Na-Shatal, Michele Frederick, Daniel G, Chrystal Duke of Hancock County Savings Bank & David Frederick



Cool Clue Chasers—Matt Buckley & Rich Masucci of Brokers Settlement Services, Sara Gordon, Diedra Edwards, of Hancock County Savings Bank



Special thanks to Joan Shanahan, Deneen Crossland and the ENTIRE Bovard Anderson Company for organizing and hosting the BCAR Incredible Race.





**Saying Goodbye to our Great Friend
Debbie Bianco, Classified Sales Director at
The Beaver County Times &
Dignified BCAR Affiliate,
will be retiring this month.**



**BCAR would like to thank Debbie
for many years of selfless volunteering and
helping our members with their advertising needs.**

**We wish you great joy in your new role as
Grandma and Babysitter Extraordinaire!**

Voting on BCAR Bylaw Amendments

Be sure to attend the November 7 General Membership Meeting at
The Club at Shadow Lakes, Aliquippa!

We will be voting on revisions to the BCAR Bylaws.

REALTOR® Emeritus Qualification Changes

The REALTOR® Emeritus program is a special membership status honoring those REALTORS® who have maintained their membership for 40 years or more. Emeritus members receive a certificate and pin to show their status, payment of National Association dues is waived for the remainder of their membership, and they are exempt from the Code of Ethics Training requirement.

FOR 2019 ONLY, members may qualify for Emeritus status if they

- 1) Have held membership in the National Association as a REALTOR®, REALTOR-ASSOCIATE®, or both, for a cumulative period of 40years;

AND

- 2) have completed at least 1 year of service at the National, state or local level.

Beginning in 2020, the service qualification will change so that at least 1 year of service* at the National level only will be accepted for Emeritus status. Service at the state or local level will not be considered.

* “Service” is defined as serving as an officer, director, committee member, federal political coordinator, president’s liaison or regional coordinator to a country with which NAR holds a reciprocal agreement.

***2019 is your last opportunity to apply for REALTOR® Emeritus status
with the state or local service requirement.***

ONLINE VOTING INSTRUCTIONS

The 2018 online election will be on BCAR’s website starting October 23 and run through November 6, 2018. You will receive an email on Tuesday, October 23 that voting has begun, once you have been notified go to www.mybcar.com and in the two white boxes enter your username & password. If you **have not** changed your username & password please use your real estate license number (be sure to use capital letters for alphas) and make sure you use the drop down and select “Realtor”. Once you are on your page, on the left side there will be a link “2018 Election”. Make your selections by choosing one candidate for President Elect; one candidate for secretary; and up to three candidates for director.

Congratulations

The Pennsylvania Association of REALTORS®
recognized the following individuals at the
Fall Business Meetings Awards Program.

Shirley Boyd McNamara

Realtor® Association of
Metropolitan Pittsburgh
Lifetime Achievement Award

Adrienne “Abe” Wagner

REALTOR® Association of Westmoreland,
Indiana & Mon Valley
REALTOR® Active in Politics

Melanie McLane

West Branch Valley Association of REALTORS®
Pennsylvania REALTOR® of the Year

**MANDATORY BIENNIAL
Code of Ethics
TRAINING**

**BEAVER COUNTY
ASSOCIATION OF REALTORS®**

"THE VOICE OF REAL ESTATE"

The National Association of REALTORS® requires that all REALTOR® members take the Biennial Code of Ethics training every two years.

**The current cycle ends
December 31, 2018**

If you have completed the Code of Ethics requirement as a continuing education class since January 1, 2017, please send a copy of your certification to the association office.

Sponsored by:

Design  *Inspirations* LTD
Quality Window Fashions

Saturday, November 17

Penn Bistro

615 Penn Ave., New Brighton

Registration: 8:30 am

Class: 9-11:30 am

Cost: \$10

Includes continental breakfast

Instructor: Bob Williams

RSVP

**by Monday, November 12 to:
bcar3@mybcar.net**

724.774.4126



BEAVER COUNTY ASSOCIATION OF REALTORS®

REALTOR® RING DAY

Friday, December 7
9:00 am - 2:00 p.m.

**Beaver Super Market
Rochester Giant Eagle**

*Volunteers needed in one hour increments
Two Realtors at each station*

Please R.S.V.P. by November 21 to
Bev Pietrandrea @ 724-713-2337 or
Rose DeWeese @ 724-774-4126



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.

*Available on one-unit, single-family primary residence. Maximum purchase prices apply and may vary by market. Homeownership Counseling required by approved government agency and written certification upon completion. See a mortgage originator for complete details.

 EQUAL HOUSING LENDER, MEMBER FDIC



First National Bank

Harry R. Wargo
*Assistant Vice-President
 Mortgage Loan Officer*
 NMLS # 792055

OFFICE: 724-778-3994
 FAX: 724-940-6706
 CELL: 724-272-3000
 EMAIL: wargo@fnb-corp.com

202 Devine Drive
 Wexford, PA 15090

Mortgage experts that make you feel right at home.



First National Bank

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



FAIRWAY Home Loans Your Way,
That's the **FAIR WAY!**

Copyright © 2018 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Blumens Lane, Madison, WI 53718, 1-866-912-4600. Other restrictions and limitations may apply. All rights reserved. Equal Housing Lender.



Mattatha Easton
Loan Officer • NMLS #20063
330-307-1015
www.homeloansbymattie.com
8720 E. Market St., Suite 7
Warren, OH 44484



HouseMaster[®]
Home Inspections. Done Right. Since 1979.[®]

Over 30 Years of Experience

- Home Inspections • WDI Inspections
- Radon Testing • Mold Testing
- Septic Dye • Well Flow • Potability
- EDI Certified EIFS Inspections

Serving Southwestern
Pennsylvania



(724) 772-5593 | 800-344-2250
www.housemaster.com
swpa@housemaster.com



HSASM
HOME WARRANTY

ACRE of Beaver County



We are a group of all types of businesses who
have been helping each other for over 10 years
to grow in many facets

"Provide a trade association for real estate investors
for networking, education and community services"

Website: www.acrebeaver.org
Phone: 724-277-OWN1 (6961)




TOP FLITE FINANCIAL
"Your Hometown
Mortgage Solution"



Mars Bank
YOUR ONE TRUE COMMUNITY BANK[®]
www.MarsBank.com

**Aerial Imagery
Simplified.**

Eagle Drone Services provides high
quality aerial photography and
videography for any application.

Insured. Professional. FAA Certified.



724-728-7140
info@flyeagledrones.com



**Hancock County
Savings Bank, FSB**



Realize Your Dream of Home Ownership Now!

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

Low Fixed Rates and No Points - Low Closing Costs
Service for the Life of Your Loan -

We Do Not Sell Our Customers' Mortgage Loans
on the Secondary Market

Chester
304 387-1620
800 225-1620

Weirton
304 723-4140

New Cumberland
304 564-3368



Free Online Banking and Bill-Pay at
www.hcsbank.com



Photographer



Services:

- Architectural Photography
- Real Estate Photography
- Drone Photography



Linda A. Martin NMLS #140439
Loan Officer
First Choice Mortgage Services, Inc. #101840
1160 Dutilh Road, Suite 100
Mars, PA 16046
Phone: 724-772-2022 Fax: 724-772-2090
Cell: 724-513-5698



CHRIS HEALY
Business Development Officer
First Choice Mortgage Services, Inc.
NMLS # 101840
1160 Dutilh Road • Suite 100
Mars, PA 16046
724-772-2022 • 412-931-4600
FAX: 724-772-2090
email: chris@ourfirstchoice.com



Beaver County's Premier Custom Window Treatment Experts



Kathleen Kirby

Design Inspirations
www.di.style

We create your signature style for the home you love!

399 STATE AVE., BEAVER • 724-622-4934



SingleSource

The SingleSource Advantage

- One Source Solution for all Financial Service Needs
- Customized Processing
- Fully Integrated Technology Environment
- Continually pass Fortune 500 Regulatory and Compliance Audits
- SSAE-16 Certified
- Morningstar Accredited Valuation Provider
- Providing services to 9 of the top 10 / 16 of the top 20 lenders in the country
- Fully Operational SingleSource - TX

Your Success is Our Business

- Appraisal
- Title and Settlement
- BPO
- Property Preservation
- Document Management
- REO Asset Management

marketing@singlesourceproperty.com

1000 Noble Energy Drive Suite 300 Canonsburg PA 15317 | singlesourceproperty.com | 866-620-7577




DON'T LEAVE MONEY ON THE TABLE

Staging is Everything.

- 100's of affordable flooring samples to choose from – Carpet, Hardwood, Laminate, Tile & Vinyl
- 48 hour installation on all in-stock product
- 12 months no interest financing available
- Wholesale prices!

www.RiteRug.com

Join Us On:    

RITERUG DIRECT

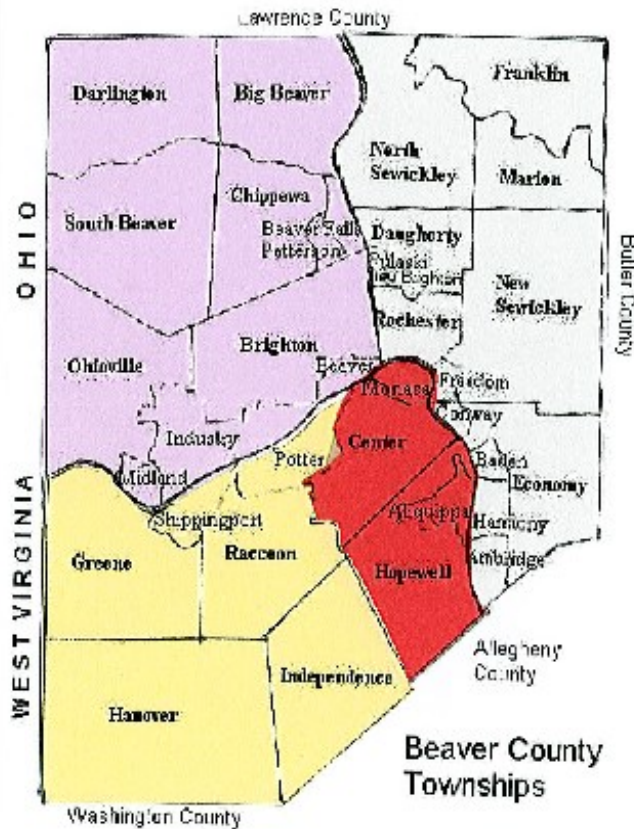
**CARPET
HARDWOOD
LAMINATE
TILE
VINYL**



CALL TODAY – WE CAN BE AT YOUR CLIENT'S HOME IN 48 HOURS OR LESS

**For an appointment call:
Dave Belanger at
724-407-4036
or Kevin Duffy at:
412-926-3321**

BEAVER COUNTY REALTOR® TOUR



The Beaver County REALTOR® Tour is every Tuesday 10:00 am – 12:00 pm.
The tour is broken up into zones as follows:

- **1st Tuesday of the month**
- **2nd Tuesday of the month**
- **3rd Tuesday of the month**
- **4th 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 **NO LATER THAN NOON ON MONDAYS** and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the area your listing is located.