



MTAR Member News

November 20, 2017

Tax and Flood Bills Pass House

With less than a month left before the National Flood Insurance Program expires, the National Association of Realtors® is applauding the House of Representatives for passing what NAR believes is smart, much-needed support for the program.

"Realtors® know first-hand what happens when the NFIP expires, and it isn't good for consumers, businesses or our communities" said NAR President Elizabeth Mendenhall, a sixth-generation Realtor® from Columbia, Missouri and CEO of RE/MAX Boone Realty. "We appreciate the leadership that members of Congress have shown passing sound reforms, which will strengthen the program, protect property owners and deliver good results for taxpayers."

The NFIP is responsible for providing the vast majority of flood insurance policies in over 20,000 communities nationwide. Without it, most consumers would be unable to purchase the flood insurance that's required on mortgages in a flood plain. In the past, NAR has shown that [40,000 home sales are lost](#) every month when the program is unavailable.

H.R. 2874, the "21st Century Flood Reform Act," reauthorizes the NFIP for five years, while taking steps to reform the program. These reforms include:

- Authorizing \$1 billion to elevate, buy out or mitigate high-risk properties
- Capping flood insurance premiums at \$10,000 per year for homeowners
- Removing hurdles to the private flood insurance market, which often offers better coverage at lower cost than the NFIP.
- Providing for community flood maps and a homeowner's ability to appeal their flood designation
- Better aligning NFIP rates to match a property's true risk, particularly for in-land and lower-value properties
- Improving the claims process for flood victims
- Addressing repeatedly flooded properties, which account for 2 percent of NFIP policies but 25 percent of claim payments

These changes, Mendenhall said, would improve the NFIP's financial health, put consumers on a stronger footing, and deliver certainty to current and prospective homeowners.

"The conversation happening in Washington on this issue is fundamentally about how we deliver the best results for consumers and taxpayers, and that's a good conversation to have," Mendenhall said. "Realtors® are simply asking that Congress swiftly deliver on the promise of this program so buyers can move forward without interruption and homeowners know their most important asset is protected. With December 8 around the corner, we're hopeful the Senate will now step up to the plate and do their part by passing a flood reform and reauthorization package without delay."

The House of Representatives also passed H.R. 1, the "Tax Cuts and Jobs Act," a bill National Association of Realtors® President Elizabeth Mendenhall has called an all-out assault on homeownership. Mendenhall issued the following statement:

"It's disappointing to see this legislation move forward, but the real work to shape this debate is just getting started. Realtors® will now look to the Senate as we make our case that the tax reform proposals pending before Congress overwhelmingly remove the tax incentive to purchase and own a home in America.

"This is about much more than a cap on the mortgage interest deduction. Rather, it is about whether homeowners will have the rug pulled out from under them with a tax system that suddenly favors renting over owning in a big way.

"Make no mistake, middle-class homeowners will see their home values fall if this proposal moves forward, while large corporations walk away with the bulk of the tax cuts.

"American homeowners shouldn't have to pay for corporate tax cuts with their home equity. It's a matter of basic fairness; 1.3 million Realtors® have known since the beginning, and America's 75 million homeowners are just beginning to learn, that homeowners will be the ones paying the tab. Realtors® will do our part to spread the word as we work with the Senate to address this impending assault on homeownership."

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FREE WEBSITES FOR REALTORS®



PLACESTER | NATIONAL ASSOCIATION OF REALTORS® REALTOR Design Program

- Mobile-ready design
- IDX listing integration capability*
- Homepage with customizable slideshow images
- Custom domain mapping
- Global listings search filtering
- Editable Listing Search, About, and Testimonial pages
- Mortgage Calculator widget
- Exclusive site design for NAR members, incorporating the REALTOR® trademark and value statement
- NAR designation & certification logos for site footer
- Social media icons with links to Facebook and other accounts

MTAR Calendar of Events

Monday, Nov. 20
5:00-7:00 pm—Final
 "6 to \$99" RPAC event
 at The Alley on Main.
 \$25 RPAC investment
 for attending.

**Thur-Fri, Nov. 23-
 24**—MTAR Closed for
 Thanksgiving holi-
 day!



Tuesday Dec 5
9 am to 4 pm—TREC
 CORE Class at MTAR,
 \$45/6 CE

Wed-Thu Dec 6-7
10:00-2:30— RealTracs
 at MTAR, 8 CE hours
 over four classes, Free!
 Register at
www.realtracs.net

Wednesday, Dec 6
1:00-2:30— RPAC Cte
 Meeting, MTAR

Thursday, Dec 7
6:30-10:00 pm
 MTAR Christmas Party
 at The Grove at Wil-
 liamson Place. Bring
 Toys For Tots un-
 wrapped gifts!

Friday Dec. 8
10:00-6:00— Salva-
 tion Army Bell Ringers
 at local Kroger Stores,
 volunteer for a couple
 of hours!

Monday, Dec, 11
9:00-12:00—NAR Eth-

ics Class, 3 CE, \$25,
 MTAR

Tuesday, Dec. 12
12:00-1:00—
 Education Committee
 meeting, MTAR office

Wednesday, Dec.13
9:00-10:30—MTAR
 Board meeting, CJ's
 Restaurant

Thursday, Dec. 14
4:00-5:00—Member
 Services & Communi-
 ty Relations Cte. Mtg.

Affiliate Partner Highlight



(931)454-0500

1401 N. Jackson Street, Tullahoma

Local Partners, Personal Solutions

At First Vision Bank we have created the place
 where you can imagine the best for your finances,
 a place that will help you fulfill those dreams.

When it comes to your financial success, we are
 not afraid to roll up our sleeves and do the work
 it takes to make your priorities a reality.

www.firstvisionbank.com

Ethical Service means Honoring Agency Relationships!

SOP 16-6— *When REALTORS® are contacted by the Client of another REALTOR® regarding the creation of an exclusive relationship to provide the same type of service, and REALTORS® have not directly initiated such discussions, they may discuss the terms upon which they might enter into a future agreement or, alternatively, may enter into an agreement which becomes effective upon expiration of any existing exclusive agreement.*

(amended 1/98)

Training & Educational Choices for MTAR Members!

DECEMBER CE CLASSES

Dec. 5—TREC Core Class, 9:00-4:00, 6 CE, \$45, MTAR

Dec. 6 & 7—RealTracs training, register online at www.realtracs.net

Dec. 11—NAR Ethics Class, 9:00-12:00 noon, 3 CE, \$25, MTAR office



Coming in 2018!



SAVE 20%
on your real estate education today!

Just enter promo code
NOV20
at checkout.

The CE Shop

Enroll today:
<http://mtar.theceshop.com/>
Promotion expires November 30, 2017

DIG DEEP. DOWN TO THE CORE!

TREC Core Class

Tuesday, Dec. 5, 2017
9 am - 4 pm

MTAR
311 Butler Drive, Murfreesboro

6 CE - \$45

TREC RULES | ADVERTISING | PROPERTY MGMT
CONTRACTS | ESCROW | COMMERCIAL | DISCLOSURE

TO SIGN UP ,
[HTTP://WWW.MTAR.ORG/FILES/EDUCATION/FORMS/MTAREDUCTIONREGISTRATIONONLINE.HTML](http://www.mtar.org/files/education/forms/mtareducationregistrationonline.html)

REACH YOUR PEAK

NAR ETHICS TRAINING
MONDAY, DECEMBER 11
9:00-12 NOON -
MTAR OFFICE
3 CE - \$25
ROBERT MORRIS, INSTRUCTOR
NEW 2017-2018 REQUIRED COURSES

MTAR donates portion of proceeds from the 40th Annual Bill Carey REALTOR® Golf Scramble to the American Diabetes Association



Thank you, Mr. Carey!

REALTOR® Bill Carey started his golf tournament 40 years ago as a way to raise money and create awareness for the American Diabetes Association. Mr. Carey recently presented a check for \$4325.57 to American Diabetes Association representative Allysa Trachtman. Also at the presentation were MTAR Community Relations Chairperson Missy Peterson and MTAR President Chris Garrett. The remainder of the proceeds from the Scramble benefit the Middle Tennessee Association of REALTORS® Scholarship Fund.



Ms. Trachtman surprised Mr. Carey with a silver and crystal award from the American Diabetes Association, "Bill Carey - With gratitude for 40 years of loyal support."

Donate to the



COAT DRIVE

Entire Month of November



Drop off coats at these locations:

Bedford County –

First Community Mortgage, 605 Delray St., Shelbyville
Donations will go to the Good Samaritan in Shelbyville for free distribution to the needy.

Coffee County –

Coffee County Realty & Auction, 532 Hillsboro Blvd., Manchester
Exit Realty Partners, 861 McArthur St., Manchester
Middle Tennessee Properties, 216 North Irwin St., Manchester
RE/MAX 1st Realty, 2830 Woodbury Hwy., Manchester
1st Choice REALTOR, 211 S. Jackson St., Tullahoma
Coffee County Realty & Auction, 2104 N. Jackson St., Tullahoma
Weichert REALTORS, Joe Orr & Associates, 309 S. Jackson St., Tullahoma

Coffee County donations will be distributed to the Manchester City Schools, Tullahoma City Schools and Coffee County Schools.

Franklin & Grundy Counties –

Swafford's Property Shop, 117 N. High St., Winchester
Benefitting the Decherd Good Samaritan for free distribution.

Rutherford County –

Keller Williams, 450 St. Andrews Dr., Murfreesboro
Lawyers Land and Title Services, LLC, 500 N. Walnut St., Murfreesboro
Middle Tennessee Association of REALTORS®, 311 Butler Dr., Murfreesboro
Red Realty, LLC, 1574 Medical Center Parkway, Ste. 201, Murfreesboro
Reliant Realty ERA Powered, 640 Broadmor Blvd., Suite 100, Murfreesboro
Parks, Smyrna, 557 Sam Ridley Pkwy., Smyrna
Donations will benefit Last Call 4 Grace Ministries, a 501(c)(3) non-profit organization.



Looking for Health Insurance? Check out these Options for REALTORS®!



Auto, Home & Renters Insurance



Health Insurance Plans & Wellness Products



Major Medical Insurance



Supplemental Medicare Insurance Options



Short Term Medical Insurance



Plans Designed to Supplement Major Medical



Healthcare via Phone, Tablet, Web Chat or Email



Dental Insurance



Exams, Frames, Lenses, and



Discount Prescription Drug Card



Your membership has benefits, for you and your family! If you are in the healthcare search mode, or need only a special plan, check out these options first! REALTORS® can find just what they need from these providers.

<https://www.nar.realtor/realtor-benefits-program/personal-insurance>



NOW HIRING! Full-time Mechanical/ Electrical/ Plumbing Teacher



START DATE: JANUARY 2018
STARTING SALARY: \$43,369
IDEAL CANDIDATE:

- AN INDUSTRY PROFESSIONAL
- 5 OR MORE YEARS IN MECHANICAL, ELECTRICAL OR PLUMBING
- PASSION FOR TRAINING THE NEXT GENERATION OF TRADE PROFESSIONALS!

No prior teaching experience required.
Benefits: Insurance and state retirement.
See full job description online.

Questions?
 Contact Tyra Pilgrim - pilgrimt@rcschools.net

APPLY ONLINE: www.rcschools.net



TONIGHT IS THE NIGHT!

RPAC IS GOING BACK TO WHERE IT BEGAN 2017



RPAC'S '6 TO \$99' SOCIAL SERIES

November 20, 2017 | 5pm-7pm

The Alley on Main
223 West Main Street
Murfreesboro, TN

This is RPAC's last '6 to \$99' social series for 2017. We're ending where we started at The Alley on Main. For a \$25 investment in RPAC your taste buds will get to enjoy some delicious

food and mouthwatering drinks. Plus, you'll get to network with others in our industry. We look forward to seeing you!

RSVP to Government Affairs Director, Clint Nadeau-
clint@mtar.org |
615.893.2242.

Our time wouldn't be possible without our wonderful sponsor...

Carry Ann Cyr | CMG
Area Sales Manager | Retail Lending
NMLS # 160055 | Branch NMLS # 1093019
810 Crescent Centre Drive, Suite 320, Franklin, TN 37067
carryann@cmgfi.com | 615-454-4456



Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.



Middle Tennessee Association of REALTORS®

2018 MTAR Committee Volunteer Opportunities

It's Time to Get Involved!

We know you're busy! Busy people get things done, and we need your help to get it done for everyone! 2018 begins our 57th year at MTAR, and our legacy of member service, professionalism and success needs your help to continue. Find your niche, make connections, and be a part of Tennessee's most fun REALTOR® association! Sign up today!

COMMUNITY RELATIONS: 2018 Chair—Joe Chittaphong Plan & assist with projects & raise funds to promote the REALTOR® image in the community – golf tournaments, scholarships, service opportunities; review community service recommendations in member markets
Will meet on the second Thursday at 2 pm

EDUCATION: 2018 Chair Debbie Garvin Conduct Orientation classes for new members; plan educational (CE and issue-oriented) programs for members; recruit instructors; coordinates annual education awards program and Hall of Fame recognitions, hot topics updates
Will meet on the third Tuesday at 2 pm, alternate months

GOVERNMENT AFFAIRS: 2018 Chair Bill Jakes Monitors legislative changes that impact our members and industry; recommends new legislation to promote & protect private property rights and enhances the real estate climate in our communities; engages members in local & state issues; coordinates annual Hill Day legislative meeting
Will meet on the third Wednesday at 2 pm

GRIEVANCE: 2018 Chair Bobbi Bryant Reviews complaints for due process & hearing cause. ****Requires annual training and minimum of 3 years as a REALTOR®; 3-year term. (Meets as needed)(You cannot serve on both the Grievance Cte. and the Professional Standards Cte.)**

MEMBER SERVICES: 2018 Chair Mandy Patton Coordinate member programs in our market areas & present member recognition programs; plan & present member luncheons, socials, affiliate appreciation programs, media campaign for consumer education on REALTOR® Value
Will meet on the first Tuesday at 1 pm

PROFESSIONAL STANDARDS: 2018 Chair Shelia Lansford Serve as panelist for arbitration cases and ethics hearings. ****Requires annual training; 3-year term and minimum of 3 years as a REALTOR®. (Meets as needed))(You cannot serve on both the Grievance Cte. and the Professional Standards Cte.)**

RPAC: 2018 Chair Christopher Wilson Coordinate annual member investment campaign & increase participation in RPAC, recommend candidate funding and grassroots issue investments, coordinate annual fundraising events and recognition program, focuses political awareness & support to candidates who support real estate issues.
Will meet on the first Wednesday at 1 pm

PLEASE RETURN TO MTAR TODAY!

candy@mtar.org or online at www.mtar.org

Name _____

Company _____

Email _____

Cell number _____

I volunteer to serve in 2018 on the committees /programs indicated, and participate actively by attending meetings, projects, and classes as my leadership role requires. I also give permission for MTAR to contact me via email, text messaging, or smoke signal as needed.

Signature _____

Please consider me for service on the following MTAR leadership opportunities: (select all that you can do!)

- Community Relations Committee
- Education Committee
- Government Affairs Committee
- Grievance Committee (3-year term)
- Member Services Committee
- Professional Standards Committee (3-year term)
- RPAC Committee



- Social/Decorating Team—for member events & socials
- Leadership MTAR—future MTAR leaders training
- Something else you would like to do with/for MTAR?

**Middle Tennessee
Association of
REALTORS®**

311 Butler Drive
Murfreesboro, TN 37127
Phone: 615-893-2242
Toll Free: 877-893-2242
Fax: 615-893-2250
Toll Free Fax: 877-893-2250

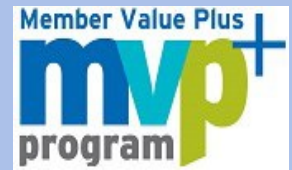


MTAR MEMBER BULLETIN BOARD

***YOUR OFFER DATES:* November 16-30, 2017**

***YOUR ACTION:* Download FREE eBooks
through the NAR Library**

***YOUR REWARD:* Define Your Niche and Ditch
Your Door Knocking Strategy Webinar-
Download, Plus a chance to win a \$50 gift card
from the REALTOR Store**



The NATIONAL ASSOCIATION OF REALTORS® library offers 4,500+ digital books, audiobooks and videos that can be downloaded to your computer, portable device or smartphone. Topics include sales and marketing, residential and commercial real estate, technology, management and personal growth.

Using digital books is as easy as 1-2-3. Go to ebooks.realtor.org and have your NRDS number handy:

- 1. Download** the free reader software using the **Applications** link located at the bottom of the website.
- 2. Borrow** up to six titles at a time by clicking on titles of your choice.
- 3. Download** your selections and enjoy!

Come See this Beautiful Property for
your chance to win a Yeti® Door Prize

Realtor Open House

Saturday, December 2, 2p-4p

500 Coop Road, Bell Buckle TN 37020

MLS # 1868410

\$1,295,000

56+- Acres

2813 sq ft 3 bed 2.5 bath

Timber Frame Craftsman Style Home w/
Metal Roof

45 mins to Downtown and BNA



32x40 Stick Built Barn

Newly fenced 10 acre pasture with water

Lots of Interior & Exterior Updates

Heated floors in Master Bath

New Custom Kitchen Cabinets

Upgraded Light Fixtures—int. & ext.

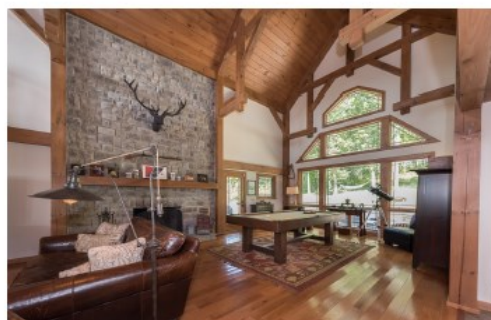
Custom His & Hers Closets by Closets by
Design—also constructed as storm
shelter

Tongue & Groove Ceilings in all BRs

Remodeled Half Bath

New Kitchen Appliances

Fresh paint throughout



Marcy B. Everett
Realtor
Maples Realty & Auction
615-896-4740 office
615-483-1326 cell

Eric	Bates	20-Nov
Emily	Whitsett	20-Nov
Ashley	Graby	20-Nov
Jeff	Nolen	20-Nov
Missy	Peterson	21-Nov
Jessica	Haynes	21-Nov
Corey	Hastings	21-Nov
Gabriel	Besleaga	21-Nov
Chris	Fisher	21-Nov
John	Blankenship	22-Nov
Steven	Weathers	22-Nov
Tonya	Willard	22-Nov
David	Estes	23-Nov
Jennifer	Vannoy	23-Nov
Jennie	Weegmann	24-Nov
Scott	Trover	24-Nov
Deborah	Donnelly	25-Nov
Ruth	Howard	25-Nov
James	Farris	25-Nov
David	McCormick	25-Nov
Jeff	Amos	26-Nov
Jim	Dibble	26-Nov
Tera	Surbeck	26-Nov
Kenneth	Victory	26-Nov