

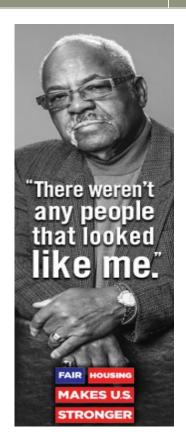
Inside this issue:

MTAR Calendar,

2018 Code of Ethics Preamble Education Calendar, The CE Shop, Ethics in Feb., New CRS class in Feb. 16th TN REALTORS earn the NAR President's Cup for 2017

Cram Week next week—sign up now!

Member Birthdays, NAR
MVP Offer, MTAR RPAC
Bowling in March—get
your teams together!



MTAR Member News

February 5, 2018

NEW for 2018—Tell Someone THANKS!

As part of President Tede's mission to "Own It" as REALTORS and Affiliated Partners, we are opening the new MTAR Golden Ruler Recognition Program! When you have worked with a REALTOR® or any of our wonderful Affiliate Partners this year, please let them know that you appreciate their quality service, quick and easy responses, great ideas in resolutions to transaction issues, or just be on time and on the ball! Go to our website www.mtar.org, click on the Following the Golden Rule link, and tell us who did a fabulous job with a professional attitude! We will send a congratulations note with your comments to their broker or the primary affiliate contact and our special Golden Rule ruler as a reminder that good works are appreciated. You have to sign the nomination, but you can send your appreciation anonymously. We have sent our first one today, so think about who you have recently, and throughout this year, seen as a super professional, easy cooperative agent, or fantastic service provider. Affiliates and REALTORS can nominate and receive the honors throughout the year. We will have a final recognition for every recipient at the end of the year. WHO DO YOU THINK EXHIBITS THE GOLDEN RULE??? Send it in!



MTAR Calendar of Events

Tuesday, Feb. 6 1:00-2:30—Member Services Cte meeting, MTAR office

Wednesday, Feb. 7 1:00-2:30-RPAC Committee meeting, MTAR office

Wed-Thur, Feb. 7-8 **10:00-2:30**— Two RealTracs classes in training; register online, RealTracs.net

Thursday, Feb. 8 2:00-3:30-Community Relations Cte. Meeting, MTAR

Feb. 12-16—CRAM WEEK! Ethics, Contracts, CRS class!

Monday, Feb. 12 9:00-12:00—NAR Ethics Class, MTAR, \$25

Tuesday, Feb. 13 10:00-12:00 & 12:302:30—RealTracs training, 2 classes, 2 CE each, FREE, Coffee Co, Adm. Bldg., Manches-

Wednesday, Feb 14 9:00-10:30-MTAR **Board of Directors** meeting, MTAR **11:00-4:00**—MTAR Hill Day in Nashville, bus transp. From MTAR. Sign up now!

Thursday, Feb. 15 **10:00-12:00-**2018

TNR Contracts Update, 2 CE, \$15 **1:00-3:00**—Closing the Tough Ones, \$15, MTAR, Todd Sholar, Instr.

Friday, Feb. 16 8:15-5:00—"Seven Things Successful Agents Do Differently", a NEW CRS class! \$125, 8 CE hrs, Dale Carlton, Instr.

Monday, Feb. 19— MTAR closed for Presidents Day holiday

2018 Code of Ethics—What is It & Why Have It?

While the Code of Ethics establishes obligations that may be higher than those mandated by law, in any instance where the Code of Ethics and the law conflict, the obligations of the law must take precedence.

DUTIES TO CLIENTS AND CUSTOMERS

ARTICLE 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS* pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS* of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS* remain obligated to treat all parties honestly.

ARTICLE 2

REALTORS* shall avoid exaggeration, misrepresentation, or concealment of pertinent tracks relating to the property or the transaction. REALTORS* shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency

ARTICLE 3

REALTORS* shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker.

ARTICLE 4

REALTORS's shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entitles in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS's shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative. or interest in writing to to purchaser's representative.

ARTICLE 5

value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

ARTICLE 6

REALTORS* shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS* shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR* or REALTOR*s frm may receive as a direct result of such recommendation.

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties

and the informed consent of the REALTOR®'s

ARTICLE 8

REALTORS* shall keep in a special account in an appropriate financial institution, separated from their own funds, monites coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other

ARTICLE 9

ARTICLE 9

REALTORS*, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, isting and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments or the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing.

DUTIES TO THE PUBLIC

ARTICLE 10

REALTORS* shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity, REALTORS* shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual origin, orientation, or gender identity.

REALTORS*, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

ARTICLE 11

The services which REALTORS* provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS* shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully

disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth.

ARTICLE 12

REALTORS* shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations.

REALTORS* shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate.

ARTICLE 13

REALTORS* shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal course be obtained when the interest of any party to the transaction requires it.

ARTICLE 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, In any protessional standards proceeding or investigation, REALTORS* shall place all porthent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes.

DUTIES TO REALTORS*

ARTICLE 15

REALTORS* shall not knowingly or recklessh make false or misleading statements about othe real estate professionals, their businesses, or theil business practices.

ARTICLE 16

REALTORS* shall not engage in any practice or take

ARTICLE 17

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS* (principals) associated with different firms, arising out of their relationship as REALTORS*, the REALTORS* shall mediate the dispute if the Board requires its

members to mediate. If the dispute is not resolved through mediation, or if mediation is not required, REALTORS* shall submit the dispute to arbitration in accordance with the policies of the Board rather than litigate the matter.

In the event clients of REALTORS* wish to mediate or arbitrate contractual disputes arising out of real estate transactions, REALTORS* all mediate or arbitrate those disputes in accordance with the policies of the Board, provided the clients agree to be bound by any resulting agreement or

award. The obligation to participate in mediatic and arbitration contemplated by this Artic includes the obligation of REALTORS* (principal to cause their firms to mediate and arbitrate ar be bound by any resulting agreement or award.



Training & Educational Choices for MTAR Members!

JANUARY & FEBRUARY CE CLASSES

Feb. 7 & 8—RealTracs training classes, two classes each day, register online at www.realtracs.net

Feb. 12-16—Cram Week!

Monday—NAR Code of Ethics, 9:00-12 noon, \$25, 3 CE, MTAR office Tuesday—RealTracs classes, 10:00-12 noon & 12:30-2:30, Coffee County Adm. Bldg., FREE- register at www.RealTracs.net

Thursday—"2018 Purchase & Sales Contract Update", 10:00-noon; \$15 "Closing the Tough Ones", 1:00-3:00 pm, \$15, MTAR, Todd Sholar, Instr. Friday—NEW CRS CLASS! "Seven Things That Successful Agents Do Differently," 8:15-5:00 pm, \$125, 8 CE credits



Enroll today:

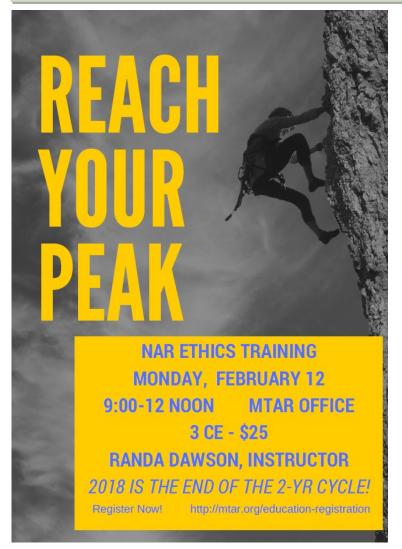
http://

mtar.theceshop.com/

Promotion expires January 31,

MTAR EDUCATION CANCELLATION POLICY

MTAR follows the Murfreesboro City Schools weather policy. If the City Schools are closed for inclement weather conditions, classes are cancelled and a make-up date will be announced at a later date, schedule and instructor time permitting. Check the MTAR website and Facebook page for updates and notices.





This course demonstrates those things that successful agents do different from the average agent. It gives specific strategies and marketing systems to move their business to the next stage of success both professionally and financially. Attendees will learn how to organize their real estate career like a business, learn how to leverage their market statistics, learn how to plan for retirement and learn how to implement marketing to make these things happen. Agents of all experience level will find benefit in discovering how to take their business to the next stage of success

Upon the successful completion of this course, you will be able to:

- Identify the differences in treating a real estate career like a business versus acting like an employee in order to take control of the business decisions, treat all customers and clients consistently, and produce a
- consistent profit.

 Determine the goals for their business for three, five and fifteen years from the date of the of develop specific strategic plans that will lead to business success.

 Realize the importance of understanding the local and regional real estate market statistics personal statistics in order to better resibilishing polar and evelop sales strategies.

 List the five stages and learniers of business growth to give the ability to bransition business

- appropriate unite. Establish a personal, business and marketing budget to guide the real estate business spending plan. Recognize the retirement needs of a real estate agent in order to have enough savings. Draft a complete marketing plan to properly promote the business for consistent and calculated grown

who take this course will earn 8 CRS Education course credits toward the CRS Designat

Contact MTAR to register today at 615-893-2242 or online at http://mtar.org/education-registration





Real Estate Council is the largest not-for-profit affiliate of the National Association of REALTORS®. We are a professional network of ove 31,000 residential real estate professionals, and we provide the industry's best education, resources and networking opportunities. RRC also awards the Certified Residential Specialist® (CRS) Designation to top-producin REALTORS* who have me

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BIG NEWS!



For the first time, Tennessee has been awarded the President's Cup from NAR as one of the nation's top achievers in reaching RPAC and REALTOR® Party goals. Only 16 states will receive the Cup for 2017.

To receive the President's Cup local associations must meet nine President's Cup goals—four advocacy and five RPAC.

This milestone reflects a tremendous team effort led by Tennessee REALTORS Executive Committee, RPAC Trustees, Governmental Affairs Committee, Local Association leadership and many other dedicated volunteers and members whose efforts have made it possible.

The President's Cup will be presented this May at the REALTORS® Legislative Meeting & Trade Expo in Washington, D.C.

Thank you MTAR for participating in Call for Actions, subscribing to REALTOR Party Mobile Text Alerts, Broker's participating in Broker Meetings, investing in RPAC, and to our 2017 Major Investors!

COMING UP:

- Questions? Contact Government Affairs Director, Clint Nadeau: 615.893.2242 | clint@mtar.org
- Next RPAC Meeting: Wednesday, February 7. 1PM-2PM. MTAR.
- MTAR Hill Visit in Nashville: Wednesday, February 14. 11AM-3PM.
- Next Government Affairs Meeting: Wednesday, February 21. 2PM-3PM MTAR.



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CRAM WEEK - FEB. 12-16

Monday, Feb. 12 -

NAR Ethics Training - 9:00-12:00 noon MTAR office, \$25, 3 CE

Tuesday, Feb. 13

RealTracs Training - Basic 10:00-12:00 noon Coffee Co. Adm. Bldg., FREE, 2 CE

RealTracs Training - Advanced 12:30-2:30 Coffee Co. Adm. Bldg., FREE, 2 CE

Thursday, Feb. 15

2018 Contracts Update , 10:00-12:00 noon MTAR office, \$15, 2 CE

Closing the Tough Ones, 1:00-3:00 pm MTAR office, \$15, 2 CE

Friday, Feb. 16

CRS/RRC Designation Class!
7 Things Successful Agents Do Differently
8:15-5:00, MTAR office, \$125, 8 CE

REGISTER TODAY! http://mtar.org/education-registration

Middle Tennessee Association of

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



- 5-Feb Melba Carr
- 5-Feb Gayle Wright
- 5-Feb Gina Pagani
- 5-Feb Dwane Crews
- 5-Feb Angie Smith
- 5-red Angle Simul
- 5-Feb Dana Milby
- 5-Feb Amanda Johnson
- 5-Feb Minerva Salazar-Lopez
- 5-Feb Lora K. Pratt-Umbarger
- 5-Feb Andy Chavarria
- 5-Feb Stephanie Stacey
- 5-Feb Tyler Henley
- 6-Feb Mark S. Whitten
- 6-Feb Mack Meeks
- 6-Feb Michael R. Woods
- 6-Feb Erica Cosminsky Edwards
- 7-Feb Kim Wilson
- 7-Feb Kent Earp
- 7-Feb Manya Alvizo
- 7-Feb Janie Glover
- 7-Feb Gregory Goff
- 7-Feb Shauna Mason
- 7-Feb Trey Randolph
- 7-Feb Shannon S. Ball
- 7-Feb Candice Thornton
- 8-Feb Diane J Stockard
- 8-Feb Amy Mabry
- 8-Feb Misty Sanders
- 9-Feb Anita "Nina" Brandon
- 9-Feb Steve Richardson
- 9-Feb Cindy Bush Ray
- 9-Feb Michael Hendrickson
- 9-Feb Erin Stroop
- 9-Feb Josh Legg
- 10-Feb Ronny Burks
- 10-Feb Robin Bishop-Buntin
- 10-Feb Stephanie Mitchell
- 10-Feb Ronnie Henderson
- 10-Feb Jason Dwyer
- 11-Feb Ora Fulton
- 11-Feb Johanna Beasley
- 11-Feb Bryan Nerren
- 11-Feb Sam Swift
- 11-Feb LeShaye Sawyer

MTAR MEMBER BULLETIN BOARD

<u>YOUR OFFER DATES:</u> February 1-15, 2018 <u>YOUR ACTION:</u> Register for any of the Tech Edge

events coming up this year

<u>YOUR REWARD:</u> 2017-2018 Best Apps for your Business—Webinar. Value—\$29.95



Join us for a series of one-day tech conferences around the U.S. designed for agents who eager to learn how new technologies impact their real estate business. Sessions are presented by NAR Speakers and local experts and teach agents mobile marketing, reputation management, content creation, working with Millennials, and more!

Registration is now open and starts at just \$49. Plus, any registration between February 1 and 15, 2018 earns you a free webinar entitled "2017/2018 Best Apps for Your Business Webinar-Download" from the REALTOR® Store! Visit NAR-TechEdge.com for a complete list of NAR Tech Edge event dates, details and registration information.

Choose from any one of 8 events from across the country. Simply register to attend, and within 48 hours of registration you'll receive the link to order/download your reward using a unique coupon code FREE!

The 8th Annual RPAC Bowling Tournament

9:00am, March 14th & 21st, 2018

(Regionals 3.14 in Murfreesboro & Tullahoma, Finals 3.21 in Murfreesboro)

Join MTAR for the return of our popular RPAC Fundraising event, the 8th Annual RPAC Bowling Tournament! We're bringing the fun to you by having the first round in two separate locations across our membership area: Murfreesboro & Tullahoma, with finals being a week later just down the street from MTAR! It's a great way to have some fun & raise money for RPAC (your career partner on Capitol Hill) at the same time! Be the team that takes home 2018's RPAC bowling trophy by signing up today!

Team Members

Player 1

- All players must be a current REALTOR® member or a full-time employee of a current MTAR Affiliate business.

 Player 2
- All teams must be co-ed.
- Registration is \$20 per player

Player 3 _

Please specify your first-round location:

- Murfreesboro (at "Lanes, Trains, & Automobiles", 450 Butler Dr)
- Tullahoma (at Tullahoma Lanes, 900 S Anderson St)





Due to federal rules governing events such as this, each player's registration fee must be paid separately;

one person CAN'T pay for all players. Registration forms may be returned without payment if the players intend to pay on the day of the event. Otherwise, please send cash or four separate personal (not business) checks payable to RPAC along with this form.

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS's or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribute 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.

RPAC BOWLING—FUN WAY TO INVEST IN YOUR CAREER!