



# MTAR Member News

March 19, 2018

## MTAR Celebrates 50 Years of Fair Housing!



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In celebration of the **50th anniversary of the Fair Housing Act**, we will host a panel of real estate professionals that are dedicated to serving one of the seven protected classes that the Act highlights. We are delighted to have panelists:

**Debra Beagle**, Broker, The Ashton Real Estate Group of RE/MAX Advantage - National Association of Hispanic Real Estate Brokers, Membership Director

**Jack Miller**, Broker, PARKS, Nashville - National Association of Gay & Lesbian Real Estate Professionals

**LaTonya Martin**, Broker, Grande Style Homes - National Association of Real Estate Brokers/Realtists, Nashville Chapter President

**Please RSVP to [Arabelle@mtar.org](mailto:Arabelle@mtar.org) by Tuesday, April 3rd, close of business** to ensure we have plenty of room and plenty of food for everyone for this special event!

**1789**  
Private Property Rights  
5th Amendment to the Constitution protects property rights. Slavery, court cases and legislation denied these rights to African Americans, Latinos, Asian Americans and other minorities.

**1866**  
The Civil Rights Act of 1866  
Provides that all citizens have the same rights to real property as white citizens. Court cases and legislation denied these rights to African Americans, Latinos, Asian Americans and other minorities.

**1917**  
Racial Zoning Outlawed  
The Supreme Court voids zoning based on race. Property owners, real estate interests and local governments employ deed restrictions based on race and religion. Laws and practices continue to deny property rights based on race.

**1948**  
Restrictive Covenants Not Enforceable  
The Supreme Court ends federal court enforcement of racially restrictive covenants. A growing fair housing movement passes first fair housing laws in New York City and Colorado in the 1950s.

**1968** FAIR HOUSING ACT

NAR firmly believes in equal opportunity in housing. No person in this country should have the right to rent or purchase a home of choice denied because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity. Furthermore, these rights should not be limited because of existing or denied ethnic, racial or religious prejudices in any defined area.

NATIONAL ASSOCIATION OF REALTORS®

# MTAR Calendar of Events

**Mon-Tue, Mar 19-20**  
 TN REALTORS Spring Conference, Cool Springs Marriott Hotel, register online for classes and meetings.

**Wed., March 21**  
**9:00-12:00**—Finals for RPAC Bowling Contest, LTA on Butler Drive  
**2:00-3:00**—Gov't Affairs Meeting, MTAR

**Thursday, March 22**  
**9:00-11:00**—Managing Brokers Meeting, MTAR office.  
**1:00-4:00**—“Working with Home Buyers 101”, 3 CE, \$25, MTAR

**Friday, March 30**  
 MTAR closed for Good Friday holiday.



**Tuesday, April 3**  
**1:00-2:30**—Member Services Cte meeting

**Wed-Thur, April 4-5**  
**10:00-2:30**—RealTracs training classes, register online at Realtracs.net

**Wednesday, April 4**  
**1:00-2:30**—RPAC Committee meeting, MTAR

**Thursday, April 5**  
**11:30-1:00**—MTAR

Celebrates the 50th anniversary of the Fair Housing Act luncheon, MTAR, RSVP to [Arabelle@mtar.org](mailto:Arabelle@mtar.org)

**Friday, April 6**—2018 Scholarship applications due by 4:30 pm.

**Monday, April 9**  
**8:30-4:30**—“At Home With Diversity” designation class, 7 CE hours, \$100, Robert Morris, Instructor

## PROFESSIONAL STANDARDS—How does it work?

### Arbitration:

Concerned with Money Issues Only

Arbitrations decide, as a question of law, who is entitled to money in a commission dispute. An arbitration is conducted in a manner consistent with State law and respects an individual's due process rights. Principal BROKERS must be the Complainant & the Respondent.

**Arbitrations do not impose punishment.**

Once an arbitration petition has been filed against an MLS subscriber or MTAR REALTOR® BROKER member, and is reviewed by the Grievance Committee, the complaint goes to the **Professional Standards Committee**. Here, the arbitrators decide who is entitled the money, based upon the evidence presented.

If unsatisfied with the decision of the Professional Standards Committee, parties are entitled to a request for review from MTAR's Board of Directors.

Alternatively, if there is no request for review, **the decision is final.**

### Ethics Complaints:

Concerned with Violations of the Rules and Punishment

An ethics hearing only involves punishment for violation of the rules (either REALTOR® Code of Ethics or the MLS Rules and Regulations).

**Ethics Complaints never involve the payment of money to the complainant, nor do they award damages to “injured parties.”**

Any fine that is imposed, is paid directly to MTAR.

Once a complaint has been filed against an MTAR REALTOR® or MLS Subscriber, the Grievance Committee determines if a Professional Standards Hearing should be held, or if the complaint should be dismissed as insufficient.

The Grievance Committee does not decide guilt or innocence, but takes a complaint on its face value.

If so, the complaint goes to the Professional Standards Committee for review.

The Professional Standards Committee panel hears evidence, questions witnesses and makes a two-tiered decision:  
 1) Was there a violation?  
 2) If so, the committee determines appropriate disciplinary action.

Complaint Dismissed

No request for review. **FINAL**

If unsatisfied with the decision of the Grievance Committee, party is entitled to a request for review from MTAR's Board of Directors.

No request for review. MTAR's Board of Directors ratify.

Parties have 20 days to request review. MTAR's Board of Directors review.

**“Arbitration” and “Ethics Complaints” are two separate complaints and cannot crossover.**

# Training & Educational Choices for MTAR Members!

## MARCH & APRIL CE CLASSES

March 22—"Working with Home Buyers 101", MTAR office, 1:00-4:00 pm, 3 CE—\$25, sponsored by Lawyers Land & Title Services.

April 4 & 5—RealTracs classes at MTAR. RT Basics, RT Advanced; RT Plus, Tax 1. Register online at [www.realtracs.net](http://www.realtracs.net)

April 9—"At Home With Diversity", certification course, MTAR, 8:30-4:30, 7 CE hours, \$100; sponsored by First National Mortgage.

April 16—NAR Ethics Course, First Community Bank-Shelbyville, 9:00-12:00, 3 CE hours, \$25, Sponsored by Farm Credit Services

April 27—"Fair Housing for Property Managers & Landlords", MTAR, 9:00-11:00, 2 CE, \$15



**Save 20%**  
on your real estate education today!

Just enter promo code **march20** at checkout.

**The CE Shop**

**Enroll today:**  
<http://mtar.theceshop.com/>  
 Promotion expires March 31, 2018



**Tuesday, March 22**  
 1:00-4:00  
 MTAR office  
 3 CE - \$25

Register now at <http://mtar.org/education-registration>

## Working With Buyers 101

*Buyer Representation/Agency  
 Prospecting  
 Buyer Consultation  
 Field Work  
 Offers  
 Closings*




2018 is the 50th Anniversary of the Fair Housing Act!

Monday, April 9th  
 8:30-4:30


## AHWD AT HOME WITH DIVERSITY

Today, more than one-third of all Americans are minorities.  
**By 2050 minorities will be the majority.**

The At Home With Diversity® course will prepare you to work effectively with - and - within today's increasingly diverse pool of homebuyers. Real estate professionals who adapt to increasing cultural diversity in the market and who wisely plan to meet the needs of diverse clients gain a competitive edge and are able to expand opportunities.

The At Home with Diversity® course is the core course in order to obtain the At Home with Diversity® Certification. The At Home with Diversity® course counts for elective credit toward the ABR®, CIPS, CRS, RSPS and PMN designation.

**At Home With Diversity® Course**  
 Course Sponsor: **Middle Tennessee Association of REALTORS®**  
 Instructor: **Robert Morris**  
 Location: **MTAR, 311 Butler Drive, Murfreesboro, 37127**  
 Cost: **\$100**      **7 CE hours**  
 How to register:  
<http://mtar.org/education-registration>



This Certification also meets the Elective requirements for ABR, GRI, CIPS, and PMN!



**Monday, April 9th**  
**8:30-4:30, MTAR**

**June 14 & 15**  
**8:30-4:30, MTAR**

**Thursday, Aug 16**  
**8:00-5:00, MTAR**

**September 12 & 13**  
**8:30-4:00, MTAR**



# MTAR GOVERNMENT AFFAIRS

## ASC Evaluates Appraisal Waiver in Tennessee

On March 9, 2018, the Appraisal Subcommittee (ASC) put out a notice for comment concerning a formal request by Tri-Star Bank of Tennessee for a temporary waiver of appraiser certification or licensing requirements pursuant to the Financial Institutions Reform, Recovery, and Enforcement Act. In late 2017, Tri-Star Bank made an initial request for relief from appraiser requirements for real estate loans in the Nashville area for all of 2018, citing a severe lack of appraisers in the area. The ASC requested further information from Tri-Star Bank, which was provided in January 2018. After assessing the information from Tri-Star Bank, the ASC has moved onto the next step of evaluating the request for a waiver of appraisal requirements by asking for public comment on the matter. Comments are due April 9, 2018.

From NAR: <https://www.nar.realtor/washington-report/asc-evaluates-appraisal-waiver-in-tennessee>



Questions? Contact Government Affairs Director– Clint Nadeau

615.893.2242 | [clint@mtar.org](mailto:clint@mtar.org)



## MTAR Volunteer Day



# Meals-On-Wheels

Friday, April 20, 10am-12:30pm

To volunteer please email [Candy@mtar.org](mailto:Candy@mtar.org).

**You must pre-register to carry meals.**

## CAN YOUR OFFICE HELP FILL GOODIE BAGS FOR THE SENIORS?

This year, MTAR is also providing senior care bags for our Meals on Wheels project! We will be filling 100 bags with the items listed below, so we need 100 of each. If you would like to add some of these items to the care bags (doesn't have to be all 100), please drop it off at MTAR by April 18th!

Thanks!

- |                             |                         |                                    |
|-----------------------------|-------------------------|------------------------------------|
| • Hand Sanitizer            | Deodorant               | Hand Soap (in a pump bottle)       |
| • Hand Wipes                | Toothbrush              | Toothpaste                         |
| • Kleenex (travel size)     | Q-Tips (travel size)    | Eye glass cleaner (in the packets) |
| • Baby powder (travel size) | Mouthwash (travel size) | Mints (sugar-free)                 |

## Professionalism Begins Online by Blaine Little

We have all had bad days, but is that a license to blab to the world about how much you hate your job because we're just not "feeling it" that day? SPOILER ALERT; the crux of this article is that no one cares! Nonetheless, there will be teachers, CPAs, Realtors, doctors and other experts who will spill their guts on the internet through social media. The individual may feel a little better after a purge, but his or her audience is agast.

A couple of weeks ago, I was with several veteran real estate agents who were mortified by some of the recent posts of fellow Realtors. Things that apart from just being in bad taste, could actually get the licensee in a lot of hot water. Of course, I immediately pulled out my Smartphone to see who was doing what. Oh yes, you will get reactions, and views but will you get any business? I will confess just when I think no one is reading my feed, I may drop a quick comment about an elected official or some new government policy and inadvertently start a firestorm controversy. Right there on MY page! It was not my intent, but there it is. If you are alright with that happening, than that's your business decision to make.

It really is a business decision. Most people with a professional license are independent contractors. That being said, they are small business owners. To which they are THEIR OWN boss and responsible for taking measures to avoid liability. If one agent tweets out their own resentment toward a fellow Realtor, the overall process or heaven forbid, their own client, repercussions are soon to follow because literally everyone on the planet can read it. As in the case of Realtors, the NAR Code of Ethics, Article 15 reads...

*"REALTORS® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices."*

The supporting standards go on to state the professional could be made to remove the post and, essentially, apologize. In the case of clients, they could sue over a careless post as it is a breach of agency. So why would someone want to air their dirty laundry online in the first place?

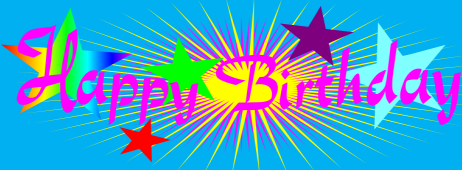
Rachel Albertson, with [InfoRule Social Media](#), a Murfreesboro based marketing firm states; "You do not have to be friends with clients on social media. In fact, I do not recommend it." Apparently, Disney thinks that's a good idea as well. Their employees are NOT permitted to mention they work for Disney. To violate this policy could be grounds for termination. So, be mindful of how you intermingle your private life with business.

Legal issues aside, remember what your mom told you about "conversation in mixed or polite company"? Do not discuss sex, politics or religion. Mom was right! Yet, here is where a lot of people miss it. To spare you the details here, [MASHABLE](#) has compiled a list of people who were let go over social media posts. I am not suggesting we have no opinions or never share our ideas, that's not my place. Though I will offer a friendly reminder if you post something political, you stand the chance of alienating half of your audience.

Professionalism begins online. In the 21st century, the majority of consumers start looking for an insurance agent, mortgage broker, Realtor or dentist through the internet. They already have a vague idea of what a professional is suppose to be before they ever click your name. When they ask a serious question, they anticipate a serious, coherent answer. If what they find instead is an agent posing with a sock monkey, they may not take that professional as one who is serious or would be responsible with their money. In short, the agent appears UNprofessional. Don't get me wrong, I love sock monkeys as much as the next guy, but if there is no marketing tie-in or a picture of a give away at a children's hospital, no one would take me serious. They certainly would not trust me with their biggest financial investment.

**Middle Tennessee  
Association of**

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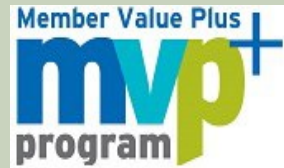
- 18-Mar Dwight Faircloth
- 18-Mar Kevin Boyce
- 18-Mar Kyle D. Simmons
- 18-Mar Susan Garrett Jones
- 18-Mar Carrie Johnson
- 18-Mar Michael Stuteville
- 18-Mar Renee Duke
- 18-Mar Mindy Davy
- 18-Mar Cole Freeman
- 18-Mar Debbie Flowers
- 18-Mar Roger L. Brown
- 19-Mar Chris Kidd
- 19-Mar Dana Dillinger
- 19-Mar Mandy McCardell
- 19-Mar Richard Pearl, Jr
- 19-Mar John Paul Bowers
- 20-Mar Connie Brown
- 20-Mar Jenny Orr
- 20-Mar Amy Hayes
- 20-Mar Preston Rowland
- 21-Mar Gina Smith
- 21-Mar Vickie Stone
- 21-Mar Taylor Neal
- 21-Mar Eugene Todd
- 21-Mar Ron Hodges
- 21-Mar Tony Molina
- 22-Mar Don Burt
- 22-Mar Tammy Heathcott
- 22-Mar Greg Matthews
- 22-Mar James F. Reed
- 23-Mar Sarah Crabtree
- 23-Mar Tracy Harris
- 23-Mar Caroline Hannah
- 24-Mar Lisa Prince Quigle
- 24-Mar Elisa Graham
- 24-Mar Bonita Nolan

**MTAR MEMBER BULLETIN BOARD**

**YOUR OFFER DATES: March 16-31, 2018**

**YOUR ACTION: Log-in to your NAR  
Member Center Profile**

**YOUR REWARD: Social Media for REAL-  
TORS: Your Website—Download  
Value—\$9.95**



Log on to the Member Center, your personal dashboard for quick and easy access to your NAR member card, one master calendar of association activities, the NAR designations and certifications you've earned and more.

Visit the online Member Center at MemberCenter.NAR.realtor to tap into all your benefits of membership.

**Have you received YOUR 2018 Golden Rule(r) yet? Send one; get one ~ share the GOOD news about professionalism & great service! Go to the MTAR website, click on the box on the front page, and send it in. We will get them out to the brokers or Affiliate leader for presentation.**