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Theresa,

Did you know that you can select any local Realtor® organization in the State of TN as your local association, as long as the Designated Realtor® (Managing Broker) is a member of the local association? We invite you to recruit your colleagues to join WCAR for 2008 as we get ready to launch an incredible year of services for our members.

A Word From President McKinney



NAR's Annual Conference in Las Vegas took place November 12-16th. There were approximately 25,000 NAR members in attendance. At the NAR Board of Director's Meeting several items were approved:

On the legislative front, the board positioned NAR on a number of issues coming to the fore in Washington: **1)** Declared support for a national affordable housing trust fund that doesn't take away from other federal, state, and local housing programs or negatively impact real estate prices, transaction fees, or loan costs; **2)** Supported FHA risk-based pricing with the caveat that the new flexibility not leave traditional FHA borrowers at a disadvantage for financing **3)** Opposed changes to like-kind exchange tax rules that would make certain types of property ineligible (swapping improved real estate with unimproved agricultural real estate) **4)** Opposed tax rule changes that would convert the carried interest in a real estate partnership of the general partner from a capital gains rate to an ordinary income rate **5)** Supported voluntary (rather than mandatory) "visibility" requirements. Visibility refers to making homes accessible to visitors with mobility impairments **6)** Supported adding wind damage to coverage under the National Flood Insurance Program, among other land use policy changes.

Code of Ethics, Other Rule Changes * Amended the NAR Code of Ethics to ensure the "true picture" test in Article 12 applies to electronic communications such as e-mail and text messages, and added a Standard of Practice to ensure that REALTORS® present a true picture in their URLs and domain names. The

Code of Ethics changes required passage by the Delegate Body, which approved the measure at its meeting following the Board of Directors. Related changes to model MLS rules were also adopted.

* In MLS policy changes aimed at upping enforcement, the board authorized REALTOR® MLSs to impose financial penalties of up to \$15,000-an increase from \$5,000-for violations of MLS rules; authorized REALTOR® MLSs to remove any or all of a participant's listings in cases where the participant fails to report status changes on a timely basis; and adopted measures on the procedures for imposing discipline.

* Renamed the "Standards of Conduct for REALTOR® Associations" the "Professional Practices for REALTOR® Association Leadership" and directed NAR to increase awareness of the practices, which cover ethics and business practices among volunteers and staff leaders.

* Renamed the "NRDS Criteria for Points of Entry Minimum Standards" the "NRDS Standards and Policies," and set rules regarding contact information to be included in core NRDS fields. The board also set rules for who can input new and additional member data into the data, and gave state and local NRDS staff four years to bring their databases into compliance with the national database.

NAR also approved the formation of a Credit Union. Recognizing the disadvantages that real estate professionals face in credit markets because of their irregular, commission-based income, the board gave NAR the go-ahead to launch a REALTOR®-friendly credit union. The credit union, which will be Internet-based with U.S. call center operations, will use underwriting standards that recognize the irregular cash flow of real estate professionals and will handle loan applications and account transactions on a 24/7 basis. All earnings will flow back to credit union members in the form of beneficial interest rates and dividends.

To get the process started, the board directed NAR staff to file a credit union charter application with the National Credit Union Administration and provided \$10 million in start-up capital. It also authorized \$5 million to be available on an as-needed basis to meet regulatory capital contingencies.

It is an honor to have served as your President this year, Susan McKinney

Recent Installation & Awards Brunch



The 2008 Board of Directors was officially introduced on November 8th at the Installation & Awards Brunch at the Franklin Marriott at Cool Springs. It was a fabulous event!

The 2008 Board of Directors:

- Kathy Moore - President
- Diane Johnson - President Elect
- Karen Baker - Secretary/Treasurer
- Susan McKinney - Past President

- Danny Anderson, 2007-2009 Director
- Sean Anderson, 2007-2008 director
- Marty Chiaramonte, 2006-2008 Director
- Melissa Clough, 2007-2009 Director
- Wayne Evans, 2007-2009 Affiliate Director
- Phylis Newsom, 2006-2008 Director
- Marla Richardson, 2007-2009 Director
- Jack Walton, Jr., 2006-2008 Director

Congratulations to all our award winners, they are as follows:

- President's Award: Bob Zimmerman, Crye-Leike Realtors, Franklin
- Education Award: Donna Dencker, Premier Properties Group
- Affiliate Member of the Year: Colleen Johnson, 2- 10 Home Warranty.
- John Green Community Service Award: Debbie Parker, Keller Williams, Brentwood.
- Office RPAC Award-under 25 Members: Re/Max Elite, Franklin and Zeitlin & Company, Franklin.
- Office RPAC Award-over 25 Members: Zeitlin & Company, Brentwood.

And if you were there, you walked away with a smile on your face after hearing words of wisdom from real estate educator and International speaker, Terry Watson, who always leaves his audiences wanting more.

We would like to say a special "Thank you" to all our sponsors without whom this event would not have been possible:

:

- Gold Sponsors - Franklin Realtors, Keller Williams Brentwood & Franklin Market Centers & RealTracs Solutions
- Silver Sponsors - Crye-Leike Realtors & Fifth Third
- Bronze Sponsors - Deer Creek Construction, Magna Bank, Realty Title, SunTrust Mortgage & Tennessee Commerce Bank
- Beverage Sponsors - Chase & Homeland Title

And the WCAR REALTOR of the YEAR award was proudly presented to....



Marcia Franks!! Marcia was awarded the prestigious honor at the November 8th Installation and Awards brunch. Marcia was nominated and ultimately selected due to her outstanding leadership, commitment and skill in the real estate industry.

From Franklin Realtors' website: Marcia has held a real estate license for 20 years. She opened Franklin REALTORS in 1990 and is the Principal Broker and owner. Marcia is an active member of the

Williamson County Association of REALTORS serving on most association committees including the Board of Directors and was its 2006 President.

Marcia is also very active in the Tennessee Association of REALTORS. She has been a state director for the last four years and is a member of the state REALTORS Political Action Trustees in which she has been nominated as its 2007 Member of the Year. Marcia has attended most of the local, state and national REALTOR association meetings and continues to keep herself abreast of all things concerning real estate and currently serves as the 2007 President of the Women's Council of REALTORS of Williamson County.

Marcia is very active in her church, West Franklin Baptist Church, The Heritage Foundation, Vanderbilt Children's Hospital and is a member of her town's planning commission. She and her husband, J., live in Homestead Manor on which they have placed an historic conservation easement, forever protecting it in the Civil War battlefield it sets on. Marcia and J. are happy and proud to have their two daughters, Tonya and Bryana, working in their real estate development office.

CONGRATULATIONS MARCIA! For more about Franklin REALTORS, please visit their website at www.franklinrealtors.com



Congratulations to Julie Smith with Real Living Sterling Properties, Johnnie Kay Hood with Williams & Company and David Price with Crye-Leike REALTORS/Franklin for obtaining the coveted Accredited Buyer Representative (ABR®) designation.

"The Accredited Buyer Representative (ABR®) designation is the benchmark of excellence in buyer representation. This coveted designation is awarded to real estate practitioners by the Real Estate BUYER'S AGENT Council (REBAC) of the National Association of REALTORS® who meet the specified educational and practical experience criteria".

For more information about this designation, you may click [here](#) to be linked to the REBAC website.

The ABR® is a two-day course and WCAR will offer the next one in April 2008.

Online Renewal Available for Tennessee Licensees

From the TREC web site: Tennessee professionals who are licensed by the Tennessee Real Estate Commission,.....can enjoy the convenience of renewing their licenses online.

Applicants will enjoy the efficiency of instant confirmation when renewing their licenses. The online application provides immediate feedback when required information is omitted and automatically calculates the proper fees for the applicant.

In addition to convenience for the applicant, online license renewals decrease processing time while keeping the administrative costs low.

while the standard U.S. mail renewal process is still an option, applicants are strongly encouraged to use the online application. The online renewal application can be accessed [by clicking here](#).

Source: TREC

NAR Virtual Library

Are you aware that you have an entire online real estate library at your fingertips? The NAR

website has numerous ebooks available on Personal Finance, Residential Real Estate, Commercial/Investment, Sales & Marketing, Finance & Economics, Technology, Management & Leadership, International and Personal Growth.

You can check out Adobe ebooks for use on your PC, download Mobipocket ebooks for use with your handheld device, or listen on-the-go with digital audio books.

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SentriLock Tip of the Month: How to Create a 1 Day Code



Note: The 1 Day Codes can be programmed for up to two weeks in advance.

You can use the **SentriLock Card Utility** at your Broker's office to log in to the **REALTOR Lockbox Web Site** by simply putting your card in the cardreader (your NRDS# will automatically be displayed) then enter your password and click **Login** to access the **Main Menu** window. You may also access the [SentriLock Web Site](#). You will need your SentriLock ID (your NRDS #) and password.

2. From the **Main Menu** click **Add One Day Codes**.
3. The **Add One Day Codes** window will display the Lockbox field. You will be required to select a lockbox, meaning the 1 day code you create will only work with that specific lockbox. If you do not select a lockbox, you will generate a 1 day code that will work on all of an agent's lockboxes. After you select a lockbox, click **OK** and close the window.
4. The **Add 1 Day Codes** window will display the following check boxes: a) Create lockbox specific codes for all lockboxes belonging to the select lockbox's owner, OR b) Create codes only for lockboxes assigned to listings.
5. If you selected a lockbox, you can check the **Create lockbox specific codes....**box to generate 1 day codes for all lockboxes owned by an Agent.
6. Select a date or date range from the **Date(s) Valid** drop-down list. To generate codes for a single day, select the same day for both drop-down lists.
7. You can click **In Printable Format** to generate a list of all your 1 Day Codes with the lockbox serial number and address assigned to the lockboxes. In that case you would have them with you when asked for one. You may also want to give the list to your office showing center or your assistant so that they can issue a code for a showing.
8. Click **Generate Codes** to create your 1 Day Codes. To view the 1 day code(s) you created, click the date in the **Date Valid** field. The **Edit 1 Day Codes** window will be displayed.

NOTE: Before anyone can use the 1 Day Codes you created, you must do one of the following:

- You can enter **FUNC+6+1+ENT** on the keypad of a lockbox to turn on the contractor mode so you can use the contractor codes.
- For **1 Day Codes** make sure the **1 Day Code Always On** box on the **Agent Default Lockbox Settings** window is checked to always allow one day codes. If you do this, your lockboxes will accept the 1 day codes. You will not need to turn on the contractor mode. If you made any changes to the **Agent Default Lockbox Settings** window, you'll need to update your lockbox. To update your lockbox, first renew your **SentriCard**. After you renew your card, insert it into your lockbox(es). This will update your lockbox(es) with the settings

you selected from the **Agent Default Lockbox Settings** window.

NOTE: To use a 1 day code, press the **ENT** key on the keypad. Once the keypad lights up, enter the **1 day code** then **ENT** again. If the keypad does not light up when the **ENT** key is pressed, a card (such as any credit card or like card) can be inserted into the box to "wake it up". Once the keypad lights up, you may proceed with the **1 day code**, then **ENT**.

[SentriLock's Web Site](#)

The Education Station

November is Designation Awareness month. During this month, the NATIONAL ASSOCIATION OF REALTORS® encourages members to start, complete, or continue an official NAR designation or certification program. According to a 2007 survey and 2006 incomes, REALTORS with at least one designation earned \$37,000 more than those without. Your best chance at success is to be current on issues, stay on top of the ever-changing world of technology, as well as legal issues, and increase your professional image. To help you, lets look ahead to what 2008 will hold:

Certified Residential Specialist This designation requires education as well as production. Please use link below for details: http://www.crs.com/File/PDF/designation_requirements.pdf

Ninja Selling: a one-day CRS elective, this is the sales system developed by The Group. It is based on a philosophy of building relationships, listening to the customer and helping them achieve their goals. It is less about selling and more about helping people buy. With Instructor Zan Monroe, and held on Tuesday, February 12, 2008, from 8:30am - 5:00pm at the Embassy Suites. Cost is \$150, lunch is provided, and is approved for 8 hours TREC.

Marketing with Microsoft Office: in this one- day CRS elective, What and Why meet How To. It's much more than a technology course. Imagine learning how to execute proven marketing techniques using software you already have on your computer. See how to use Microsoft Office (Word, Outlook, PowerPoint, and Excel) to provide accurate service to buyers and sellers. By the end of the fact-filled day, you'll have an action plan to improve your marketing materials, organize your business, and have more time to work face-to-face with clients. The class demonstrates Microsoft Office 2007, but the manual is step-by-step for both 2007 and 2003, and previous versions. No need for you to bring your laptop as they tend to slow the amount of information that can be dispensed. With Instructor Pat Zaby, and held Monday, March 17, 2008, from 8:30am - 5:00pm at the Cool Springs Marriott. Cost is \$150, lunch is provided and is approved for 8 hours TREC.

CRS 210: Building an Exceptional Customer Service Referral Business: Join us for this two-day highly interactive referral course designed to deliver all the essentials for refocusing the student's business plan to a customer service centered, repeat and referral business. The information provided will help identify the expectations of the new consumer, the new behaviors necessary to meet those expectations, and specific systems to make the agent's business more productive, more profitable and more enjoyable. With Instructor: LeRoy Houser, and held Wednesday and Thursday, October 22 and 23, 2008, from 8:30am - 5:00pm. Cost is \$295, lunch is provided and is pending approval for 16 hours TREC.

Accredited Buyer's Representative: To receive this designation, you must complete the two-day ABR course and one elective, along with having five transactions where you represented the Buyer. **ABR:** In this two-day class, learn the best ways to represent your Buyer Clients during Accredited Buyer Representative (ABR®) Designation course. This will help prepare you to represent Buyer-Clients and provide the quality of service to Buyers that Sellers expect. With Instructor Terry Watson, and held on Monday and Tuesday, April 14 and 15, 2008, from 8:30am - 5:00pm both days. Cost is \$295, lunch is provided, and is approved for 16 hours TREC.

Foreclosure: Prevention and Opportunities for Buyer- Clients: An ABR elective course that is

two-fold. The course enables students to counsel Home- Buying Clients on how they can help prevent foreclosure, and how to spot opportunities for Buyer-Clients in the foreclosure market segment. With Instructor Terry Watson, and held on Wednesday, April 16, 2008, from 8:30am - 5:00pm. Cost is \$150, lunch is provided, and is approved for 8 hours TREC.

Effective Negotiating for the Real Estate Professional: An ABR elective and PMN Course, this course will show you how to consistently secure the best outcomes for your clients and communicate effectively under pressure. You'll discover techniques for client counseling and advocating for the client and study the art of influence and persuasion. With Instructor Terry Watson, and held on Monday, September 29, 2008, from 8:30am - 4:30pm. Cost is \$150, lunch is provided, and is approved for 7 hours TREC.

Harnessing the Power: an ABR elective and PMN course that separates the best from the rest. The best have systems, not just for their real estate businesses but for themselves. They have harnessed the power of performance management skills to challenge themselves, to manage their time effectively, to build credibility and develop a personal vision. This course will show you how to eliminate the obstacles that conspire to prevent you from getting to that next level, in your business and in your life. With Instructor Terry Watson and held Tuesday, September 30, 2008, from 9:00am - 4:00pm. Cost is \$150, lunch is provided, and is approved for 6 hours TREC.

For more information and to register for classes..

Transaction Desk Training at the New TAR Office

From TAR: As many of you know, InstanetForms is being replaced by TransactionDesk in January of 2008. The good news is that TransactionDesk is just a higher version of InstanetForms and NO information will be lost during the transition.

TAR will be holding LIVE TUTORIALS for the basic use of TransactionDesk prior to the January of 2008. The classes will be held at the TAR office in downtown Nashville near Music Row. For a list of dates and times and to register online, [click here](#).

Early Registration Fee is \$25 Late Registration is \$40 The class will be limited to a size of 40 attendees and there will be NO C.E. available.

Government Affairs Update

No group is more influential in shaping public policy decisions than a local REALTORS® Association. Over the years, our members have remained active by developing and maintaining close, personal relationships with elected officials on the federal, state, and local level. These relationships allow our 1,750+ members an open-door policy to educate decision-makers on the positive or negative effects of legislation and regulation to our industry.

On November 20, the Government Affairs committee arranged for Ed Cole, Chief of Environment and Planning for the Tennessee Department of Transportation, to address our membership regarding the numerous road improvement projects scheduled for Williamson County and the immediate surrounding area. These projects mostly included discussion regarding completion of State Route 840 and Mack Hatcher. However, several other projects were briefly discussed. A summary is available on [WCAR's web site for additional information](#).

WCAR highly encourages its members to interact and correspond with TDOT and other entities of state and local government. Projects or issues drawing the highest level of public input usually receive the highest level of attention by staff and elected officials. If you wish to pose a question to TDOT not specifically addressed in the summary, please click [Ask TDOT](#). The Department guarantees a 3 day response time for inquiries.

Thank you to all members who attended. During the coming year, our Government Affairs committee plans to schedule similar meetings addressing issues affecting the real estate industry

in Williamson County. If you have suggestions for topics or additional questions, please contact David Pair via [email](#) or phone (771-6845).

Reminder - NAR Dues Increase

Dues invoices for 2008 were sent on Monday, October 15th. This year you received your invoices via regular mail as well as email. We had several requests last year for printed copies for tax purposes. Therefore we sent both printed and electronic copies. Please do not be confused by receiving the same invoice in multiple formats. You can pay your dues online in the member's only section or via regular mail. Of course, we always love to see you and you are welcome to deliver your payment to our office and visit our Board store.

WCAR would like to remind you that the National Association of REALTORS® has increased their dues for 2008 to \$80, a total of a \$16 increase. This new amount is reflected on your dues invoice.

When It Takes a Miracle To Sell Your House

Excerpt from the Wall Street Journal:

"Cari Luna is Jewish by heritage and Buddhist by religion. She meditates regularly. Yet when she and her husband put their Brooklyn, N.Y., house on the market this year and offers kept falling through, Ms. Luna turned to an unlikely source for help: St. Joseph.

The Catholic saint has long been believed to help with home-related matters. And according to lore now spreading on the Internet and among desperate home-sellers, burying St. Joseph in the yard of a home for sale promises a prompt bid. After Ms. Luna and her husband held five open houses, even baking cookies for one of them, she ordered a St. Joseph "real estate kit" on line and buried the three- inch white statue in her yard.

"I wasn't sure if it would be disrespectful for me, a jewish Buddhist, to co-opt this saint for my real-estate purposes,," says Ms. Luna, a writer. She figured, "Well, could it hurt?"

With the worst housing market in recent years, St. Joseph is enjoying a flurry of attention. Some vendors fo religious supplies say St. Joseph statues are flying off the shelves as an increasing number of skeptics and non-Catholics look for some saintly intervention to help them sell their houses.

Some Realtors, too, swear by the practice. Ardell DellaLoggia, a Seattle-are Realtor, buried a statue beneath the "For Sale" sign on a property that she thought was overpriced. She didn't tell the owner until after it had sold. "He was an atheist", she explains. "But he thanked me".

While WCAR does not endorse the claim with any scientific research, WCAR offers the "Home Sale Kits" in our board store for \$5, should you care to test the theory.

[Read the full article](#)

Lavé MD - November Special

lavé md

LASER AND VEIN ESTHETICS

tattoo removal, and laser hair removal.

Lavé, a French word meaning cleansed or refreshed, signifies the rejuvenation benefits of our services, while the MD represents the medical expertise of David Vanderpool, M.D. Our services include varicose vein treatment, spider vein treatment, massage therapy, facial photorejuvenation, Botox®, Thermage®, laser

Exclusive Offer to WCAR Members: \$150 OFF Thermage® ~ through November 30th

The Thermage® procedure tightens skin and renews facial contours by reshaping your skin's innermost structures. This procedure can be done on the face, eyes, hands, tummy, arms and legs.

For more information, to see before and after pictures, or to book a FREE consult, give us a call at 833-3002 or visit our web site.

Contact Lave' MD

We are here for you. Let us know what we can do to best serve your needs!

Wishing you a rewarding November,



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