



ASSOCIATED REALTY OF THE AMERICAS

NOVEMBER / DECEMBER 2018

Early Bird Registration Begins Now!

AREA RETREAT

2019

BOISE, IDAHO JULY 21-23

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Make Your Reservations
Now to the 2019
AREA RETREAT
July 21-23



IN THIS ISSUE

EMPHASIS ON ETHICS

In life, no matter what the circumstances or conditions, truth matters. Money, Greed, Psychosis can affect our decisions; We must always remember, Truth is never to be compromised.

So, everyone needs to achieve something of value out of every action we do.

And, if not, there are no winners. We all lose.

COMMENTS BY

Hagan Stone

WELCOME
NEW MEMBERS



Sherlock Holmes
contest

Dennis Badagliacco
Legal Commentary

"All the news that fits."

Our members are 110% committed to excellence in our real estate profession. Our mission encompasses: Sharing BEST Practices with our colleagues; treating all referrals with the utmost of care, honesty and integrity; and being involved in organized real estate for the betterment of our profession."

A R E A B O A R D

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COMMENTS FROM



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Hagan Stone

Dear Fellow AREA Members:

Before we begin: It's official, our **2019 Retreat** will be in beautiful **Boise, Idaho**, hosted by Idaho's REALTOR® of the Year, **Gail Hartnett** and will be held at the classic Grove Hotel in downtown Boise beginning Sunday, July 21 and ending after the awards dinner Tuesday evening. More to follow as pre-registration begins in November. So, stay tuned! This issue, and most properly so, is primarily devoted to a review of ethics. I know that we are preaching to the choir, but it is OK, every now and then, to just step back and consider that the most important element of our industry is not how many deals we close. It is all about how we close them with the total and complete interest of our clients in mind. Special thanks to **Chris McElroy** who has done so much to keep this topic on the front burner.

And speaking of honors, our own **Pat Fitzgerald** has been appointed Chair of the Florida Real Estate Commission.

I also want to congratulate **Kathryn Sanford** of Phoenix and **Cindy Sweeney** of Coeur de Alene' who won the monthly contest that **Jeanne Radsick** spearheads in September and October. I don't know about you, reading Jeanne's column has vastly improved my vocabulary.

Welcome to our newest members. We continue to attract the very best in our industry. Hats off to **Gail Hartnett**, Chair of the Membership Committee and its members **Ken Libby**, **Ron Phipps**, **Jo Kenney**, **Judy Zeigler** and **Diana Bull** for their continuing efforts.

Lastly, I am personally looking to see all of our members attending the **NAR Boston Convention** next month. **Vince** and **Julie Malta** will be hosting, once again, an AREA Gathering. Look for the exact time and location to be sent by email from AREA.

Welcome **NEW MEMBERS**



Rosanna Garcia,
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ROSANNA GARCIA

Proudly recommended by **Diana Bull**

Rosanna has been a Realtor for 30 years and is a second-generation business owner. She has a Business Marketing degree from San Francisco State University. She and her husband also run a property management co, J&R Property Management. After getting married Rosanna and her husband went to So Cal to live and work and ended up opening coffee houses. They had 3 stores and 25 employees for 10 years. They were well known and a very popular spot for the local communities they served in the Inland Valley. After selling the coffee-houses they traveled for 1 year. Travels included a start at the Winter Olympics in Salt Lake City, driving cross country 1.5 months Southern route, 2 months on the

Eastern Seaboard, 7 months in Europe, 1 month in Canada and 1 month in Australia and New Zealand. It was an experience of a lifetime.

Rosanna has been married 26 years, loves traveling, shopping, decorating, skiing and concerts. She has also been a fitness instructor for over 25 years, currently teaching cycling classes.

Rosanna currently serves as the State Treasurer for The Women's Council of Realtors CA and is also on the board of directors for the National Association of Women Business Owners Sacramento, serves as a Director and Chair of the foundation of the Sacramento Association of Realtors.



Franco Garcia
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FRANCO GARCIA

Team member of **Rossana Garcia**

Born and raised in Sacramento, CA and attended school at Jesuit High School and University of California, Berkeley. He has been a Realtor in Sacramento for 32 years with the company that his parents founded, Garcia Realty. "We are a family owned and operated business with only 4 agents, all of whom are family members.

I am currently the Sacramento Association of Realtor's Immediate Past President and am a California and National Association of Realtor Director. I was the very first Hispanic to be elected to the President's position of the Sacramento Association of Realtors in the associations' 105-year history.

I live and work in Midtown Sacramento with my wife, Dorothy, and two children, Sebastian, 18, and Emika, 12, and my dog Roxie. I enjoy music, traveling, and gambling. My wife was born and raised in Japan and we just returned from a one-month vacation to her lovely country. I have been playing in the World Series of Poker since 2012. My son was one of the top discus throwers in the State of CA and is now an NCAA athlete competing for UC San Diego.



Sally Sparks
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865-567-4481

SALLY SPARKS

Proudly recommended by **Hagan Stone**

Licensed since 2003, a Broker since 2006, Sally has been a full-time Realtor working in our family owned Century 21 franchise. Currently, she is the 2016 CRS of the year and the Knoxville Area Association of Realtors 2016 Realtor of the Year. In 2015, she was the President of our local Association of Realtors. Heavily involved with our local and state chapter of Women's Council of Realtors, she served as local President in

2011. She was also named the WCR Realtor of the Year in 2012 for Knoxville and the 2013 Entrepreneur of the Year. She has been the CRS state chapter District Rep for 2013, 2015 and the 2014, 2015 State Membership chair. She serves Knoxville and all the surrounding areas of Maryville, Gatlinburg, Sevierville, Oak Ridge, Lenoir City, Tellico, Norris.



Marvin Jolly
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MARVIN JOLLY

Proudly recommended by **Kaki Lybbert**

Marvin served as President of the Collin County Association of REALTORS® in 2014 and was honored in 2005 as REALTOR® of the Year by the Association. A lifelong learner, Marvin is sought after as a real estate trainer and business coach, helping agents implement new strategies and grow their business.

When not working, Marvin is active in the outdoors from hunting and fishing to sailing the Caribbean. Marvin and his wife Jamee are both active in community events, organizations and charities and enjoy travel, golf, sports, dining and fitness.

THE LITTLE BLUE BOOK: RULES to LIVE BY FOR REALTORS®

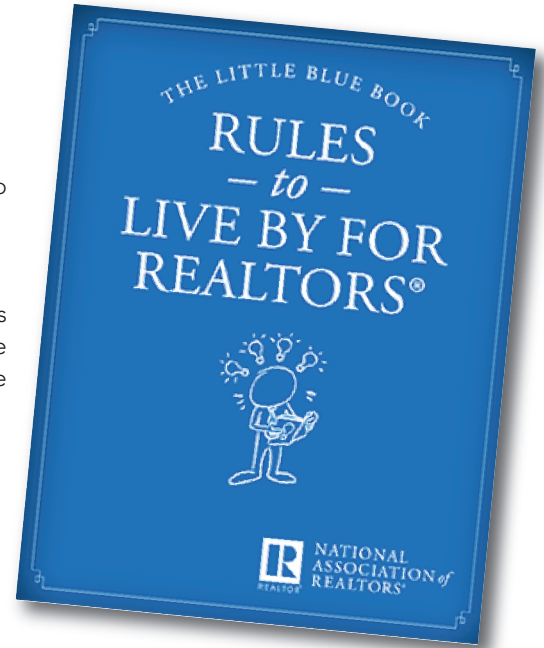
The Little Blue Book: Rules to Live by for REALTORS® focuses on the instructions, philosophies, and rules members of the National Association of Realtors® utilize to be successful in their real estate careers. This product was created with input from nearly 600 NAR members. Tips are presented in a fun, light-hearted way with realistic advice from actual Realtors® and that can be used by new agents or the seasoned professional.

The guide is broken down into eight sections from the #1 rule in business to instructions for REALTORS® new to the business. This guide is a great conversation starter. The Little Blue Book provides tips from REALTORS® for REALTORS® on how to be professional, work with clients, and key do's and don'ts. This is the instruction manual for success in real estate!

The guide is broken down into sections that take the reader through:

- The #1 Rule in Business
- The #1 Rule in Real Estate
- REALTORS® and Professionalism
- Business Philosophies
- Key Do's and Don'ts
- Dealing with Clients
- Instructions for REALTORS® New to the Business
- Best Advice You've Ever Received

With a forward by Bruce Aydt this guide is a must for any real estate professional! Order on line on the NAR site.



Chris McElroy
Fort Collins, CO

Chris McElroy was instrumental in editing and bringing to life this gem of a NAR book. If you don't have it, get it. It will make a difference for you and yours.



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WHAT IT TAKES TO BE A LEADER

By Diana Bull, REALTOR Emeritus, NAR Hall of Fame

You know when you are a leader when ...

1. You possess integrity and trust.
2. You practice the three "C's: Consideration, Caring and Courtesy.
3. You give of yourself generously.
4. You know that people respecting you, determines how well they perform.
5. You always give without remembering and always receive without forgetting.
6. You accept self-responsibility.
7. You are not paralyzed by failure.
8. You accept responsibility for understanding and being understood.
9. You communicate well and never participate in gossip.
10. You make requests, never demands.
11. You spend 80% of your time focusing on the issues of tomorrow.
12. You have the courage to test your assumptions.
13. You surround yourself with the right people.
14. You have an attitude of gratitude.
15. You praise and encourage others
16. You praise in public and critique in private.
17. You realize that success comes with "cans not cant's".
18. You realize that success is the accumulation of ordinary efforts.
19. You realize that you have the ability to get extraordinary achievements from ordinary people.

**“I would like to welcome
all of my AREA friends to
Boise, the City of Trees,
and the home of the 2019
AREA Retreat”**



**Gail Hartnett, AREA'S Cheer Leader EMERITUS,
and Hostess of the 2019 AREA Retreat**

"As the story goes, Boise got its name when French-Canadian fur trappers arrived in the 1800s and stumbled on the Boise River Valley, thickly lined with cottonwoods. They were so relieved to find shade and water after traveling through Idaho's high desert that they shouted Les bois! Les bois! ("The woods! The woods!") Today, Boise lives up to this moniker, with over 45,000 trees in public spaces spread throughout the valley.

"Ever since the influx of Basque immigrants in the 19th century, Idaho has served as an unlikely epicenter of the diaspora outside of Europe. Today, the descendants of those early silver miners and shepherds celebrate their heritage every half decade with one hell of a party, called Jaialdi, along with smaller annual festivals held in July. At Boise's Basque festivals, you can experience the culture through dance, traditional sports, food, and drink. If you miss the party, just head over to downtown Boise's Basque Block where there's a museum, a market, and Basque restaurants — don't miss Bar Gemika's "beef tongue Saturdays."

Photo: Charles Knowles



AREA RETREAT 2019

BOISE, IDAHO JULY 21-23

HERE'S HOW TO REGISTER FOR THE EVENT:



**Early-Bird Event
Registration**
Rate: \$395/ea.
Thru Feb 28th



**Event Registration
after Mar 1st**
Rate: \$475/ea.

TO PAY RETREAT FEES ONLINE:

Go to the AREA website and enter:

Your password =

the first initial of your first name and your entire last name

Your user name =

the last three letters of your last name

Go to **make payment** and **follow directions**.

Member \$395/ Guest \$350



HOTEL ACCOMMODATIONS:

Elegant Grove Hotel

Click on the button below to make
your reservation.

GROVE HOTEL RESERVATIONS

Making It Right

SHORT STORY BY AN AREA MEMBER

Tom Proud, REALTOR®, in an unremarkable town located in the foothills of eastern Montana, had eleven agents in his small, unaligned office, among which were a couple who had recently become engaged. Ralph Trager, the son of the local fire department chief and Sue Ellen Campbell, the lone daughter of widow Helen Campbell, had met the previous year, both on their first days after having received their real estate licenses and agreeing to join Proud Realty. They soon became a team, whose infectious laughter and good will permeated the entire company. They married a short time later.

In later life Ralph, a former marine, and a high school drop-out would become chair of their local Association and eventually be a major player in state and national real estate organizations. He was the third son of 5, whose dad, was a widower. His mother had passed a few years back, the victim of Leukemia. His father had never remarried and was highly respected for his work not only within the department but also in caring for the families of those fire fighters who, when deployed to fight the summer fires, were away from their families for long, arduous service. He had organized a group of volunteers who immediately went into action, when such events occurred, to make sure that their daily lives, financial and otherwise, were not adversely affected any more than the temporary loss of a parent.

Sue Ellen was raised by her mom, whose farmer husband had been fatally injured when struck by lightning as he sat on his plow one Sunday afternoon. She had been an honor graduate in high school, a gifted speaker but there was no money for college. She relished the thought of having a real estate career and was so pleased when Tom Proud, a native American, in his own right, invited her to join his team.

That first year in real estate was devoted to learning and understanding. Tom was a stickler for the code of ethics and constantly singled that out as the most important part of their training. "We need to do the right thing, each

and every time, no matter what," he would admonish. He had been one of the first to get a copy of John McCain's book, "Faith of My Fathers", which he kept on his desk, as a reference to life and what it means to be fair, honest and courageous. He would constantly quote from the book, not about real estate, but about what it means to honor all with trust and integrity.

Curtis Metcalf, a very close friend of Chief Trager, was the president of Citizen's Bank, a locally owned institution, which, for years, had been serving the community. He also owned a large ranch, and, after an offer he could not refuse, had decided to sell the bank to Chase, move with his wife, Liz, and their dog, "Hush Puppy" to a retirement community in Billings. All of this was scheduled to happen in the next several months and, in preparation, he approached Tom Proud about listing his ranch.

Tom said that he would like very much to help but that the 2,000-acre cattle producing property, which would be listed for \$7,000 an acre, would need a lot more care and help than he could individually provide, so he asked if would be OK to bring in the now, newlyweds, Ralph and Sue Ellen Trager, who would work under his tutelage. An agreement was made and the listing was signed.

Sue Ellen became the lead of their team and began to learn everything she could about the ranch from zoning, utilities, water rights, the ecology, the market for cattle, the condition of the main residence and out buildings including barns, stables and pens, plus all of the ancillary pieces such as fencing, grazing rights, ingress

and egress ... she was a tigress. And soon, she began to blow the minds of both her husband, Ralph and their broker, Tom, with the level of her knowledge. She produced all of the very complex documents required for the listing and the agreement was signed and marketing began.

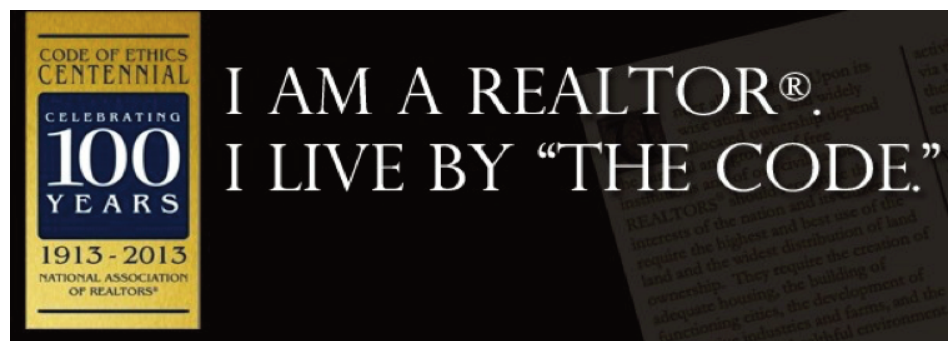
One day Ralph burst into the front door of their small cottage on the edge of the lake, near the northside of town, and asked Sue Ellen to come outside. He beckoned her to sit on the porch swing and then gave her an already opened letter for her to read, which began ...

Dear Ralph,

Thanks so much for reaching out to your old Marine buddy. It has been awhile and glad to hear you are doing so well. Sue Ellen sounds like a sweet pea and I am very happy for you. I shared the listing information you sent me with my father and yes, we are very much interested in seeing the property. While the price is a little steep, we have recently made a deal with a capital funding group and don't now see that as the problem. Lots of issues though, but we are excited. Dad and get to town by private plane next Wednesday and would like to spend a few days looking things over. Can you arrange for a hotel? I am glad that we will get the opportunity to meet Sue Ellen, as we understand she has been doing the research and knows where all of the bodies are buried.

See you Wednesday.

Semper Fi. Doug



Sue Ellen read and then reread the letter. With a tear in her eye, she embraced Ralph. They both cried.

Doug Fir (I kid you not) and his father Angus both arrived, as planned, on that Wednesday. Arrangements had been made at the Cardiff Hotel and, after a wonderful evening of getting re-acquainted, that following morning, all entered an SUV and began the day long visitation to the property.

That evening, over dinner, Angus asked Sue Ellen to draw up the papers and send all of the materials to them. They were very interested. She did and, in just a blink of an eye papers were signed to acquire the property for the \$14M asking price and a ninety-day due diligence period was agree upon.

Sue Ellen had been meticulous in the detail and not a glitch was found and so, it appeared that all would be moving forward.

Sue Ellen, after a troubling dream about the condition of the property, decided to spend one more day on the ranch just to make sure everything was ok for the closing, which would take place in the very near future. She got back in the SUV and began, once again, to drive the ranch, eventually noticing a small trail, which she had previously overlooked, and decided to see where it led. About a hundred yards in, covered by a forest of scrub oak, next to a relatively large rock formation, she saw a pond and a sign. Upon inspection, it read, CONTAMINATED. DO NOT DRINK.

She took a picture, returned to her SUV and immediately drove to the bank where she asked for an audience with Mr. Metcalf. After a time, she was ushered in and then told him the story and showed the photo. Upon inspection, he leaned back and began to laugh, and said, "I guess we forgot to take down the sign. A long time ago a calf became separated from her mother, and it was months later that we found it in the pond, nearly totally decomposed. The only thing we could do, besides draining the pond, which would have been ridiculous, was to post the sign. It comes down. Nothing there."

She returned to her office and, together with husband, sat down with Tom Proud and related the entire story. At the end of the conversation, both her Broker and husband agreed with Mr. Metcalf. End of story?

Well, not quite so fast.

Warned by her dream, Sue Ellen wanted to find out more and so, remembering the large



The view from the front porch Ralph and Sue Ellen's cabin

rock formation nearby, she contacted the State Mining Department and asked them to research if any mining operations had ever been reported on the old Metcalf Ranch. After a time, she received a communique, not only stating there had been, but also when and where and the circumstances surrounding its shutdown. A chill went up her spine as yes, in the exact location where she had seen the pond the sign, there had been worked done to excavate uranium, which had lasted, in the late 50's, for only a couple of years with little more than a ton having been extracted, and then left abandoned.

After notifying her broker and husband, she called Doug Fir. Two days later they backed out of the deal.

Metcalf filed a grievance with the State Department of Real Estate and filed a lawsuit against all parties, which, he later recanted. He and his wife moved to Billings soon thereafter,

once the deal with Chase was consummated and the ranch fell into disrepair. The grievance was found to be without merit but took a toll on Sue Ellen and Ralph's marriage but it survived; and Tom Proud, in an act of special kindness, sent his old friend, Angus Metcalf, the book written by John McCain.

He read it, as things turned out.

Angus Metcalf passed on August 27, 2018 the same day as had John McCain. On August 31st, his attorney sent Sue Ellen a letter informing her that she and her husband had inherited the Metcalf Ranch, should they wished to accept it.

The story has only begun, so this is not the end. But it is of a lesson learned from a dear, departed soul who taught us all, about courage and honor, we ever need to know. Be like John and things will be just fine.

AREA WOULD LIKE TO THANK



PROUD SPONSORS OF THE 2018 AREA RETREAT



Mexico Living.

Making every moment count.

After nearly fifty years of living and working in Mexico I realize it is time to share; to share special experiences, to comment on the quality of life, the beauty, and the simplicity we enjoy. From time to time I will send out a bulletin with a bit of news and some thoughts on making the most of what is available. Your thoughts and comments are always welcomed!

La Paz.....Doing Well! La Paz, City of the Peace is located on the Sea of Cortez, a magic body of water known to many as the Aquarium of the World because of its diversity of sealife. La Paz, surrounded by mountains and the sea, has seen an increase in tourism from 225,000 in the first quarter of 2010 to 350,000 in the same period of 2018. There is an outstanding real estate investment opportunity in La Paz for those looking to develop a first class retirement-tourist project. A twelve story building on the water will be auctioned on October 24th with minimum bid of 2,896,000. USD. Projected sales: 35 million USD

MONARCHS IN MEXICO!

From November to March each year, you can be witness to one of the most spectacular natural phenomena in the forested mountains west of Mexico City: Monarch butterflies over-wintering in Mexico. These migrating Monarch butterflies travel in colonies of about 20 million insects and will travel between 80-120 nautical miles per day, depending on the wind and other weather conditions.

The Monarch Butterflies settle in the Oyamel fir tree forests which are situated west of Mexico City; along the eastern perimeter of the Mexican state of Michoacán, also bordering the State of

Mexico. Once here, the butterflies cluster on the tree trunks and remain in the region for the winter.

As the sun heats the day, some of the butterflies will flutter in the forests and return to the tree trunks when the air cools in the evening.

COMING IN OCTOBER – DAY OF THE DEAD.

If you have interest in customs and beliefs of the Mexican peoples, please see the Disney movie, Coco! This is a lovely, sensitive and fun! explanation of the important beliefs we share in this country. Our people who leave us do not forget us, and we must not forget them! We can learn so much from those who have gone before us. Our altar, honoring those dear to us who have left, will be a focal point of our celebrations of life this month! Thousands of candles will be lighted, and flowers galore! Many chrysanthemums and mota an exotic purple flower, will adorn the streets and the cemeteries. We will also adorn the altars with food, sugar skulls, tequila and other wonderful treats to delight our departed whose souls will return to visit.

Thank you for reading this! Your comments and questions are welcomed!



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THE SETTLEMENT COMPANY®
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DO YOU REALLY NEED A HOME INSPECTION?

F R O M P I L L A R T O P O S T

Almost inevitably, the subject of home inspection will come up during the buying process. Some buyers may be inclined to overlook the importance of the home inspection; there is so much else going at that time that it may just seem like another task to check off the list. However, a professional home inspection is the perfect opportunity to gain insight into the condition of the home – an unbiased evaluation that can provide much-needed peace of mind at a stressful time. This information can prove extremely useful and help avoid unpleasant surprises.

A professional home inspection includes a visual assessment of the home's systems and structural components, including heating/cooling, plumbing, electrical, roof, foundation, walls, chimneys, doors and windows. Appliance systems as well as heating/cooling and plumbing are tested to ensure proper operation. This evaluation is then included in the written inspection report, which includes detailed findings and identify any potential concerns. The report will also indicate any recommended repairs based on the inspection results. At that time, an agent may recommend that the seller complete needed repairs, or if not, that the cost of doing the repairs be reflected in the selling price.

However, in many of today's hot real estate markets the home inspection contingency is waived in order for an offer to be considered at

all. In these cases, a home inspection is still extremely important because it allows buyers to learn about the home and provides a comprehensive picture of the home's condition. Alternatively, a home inspection can be conducted after the sale, providing the buyer with valuable information they can use in planning for future repairs, upgrades, or addressing other issues.



A home inspection inspires confident decisions while providing peace of mind.

To get the most out of a home inspection, the buyer should accompany the home inspector during the process. This allows the buyer to ask questions on site and get any needed clarification about potential issues that come up along the way. It's a great way to get to know the home and locate key items such as key shutoff valves, the breaker panel and more. Attending the inspection will also give them a better understanding of any repair recommendations.

The home inspection is truly a key part of a smooth transaction and a confident purchase. Not only that, the inspection report will serve as a reference for details about the home once the purchase is complete. They say a little knowledge goes a long way; a lot of knowledge can take you even further.

PILLARTOPOST

Your Pillar To Post home inspector will provide a clear, unbiased evaluation of the home's condition, answer any questions you may have and create an easy-to-read objective report regarding the condition of the home. Please contact me for more information. Silvi.Stermasi@pillartopost.com; 416-620-3564.



Jeanne Radsick
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The Jeanne Radsick "Sherlock Holmes" contest

She is well known for seeing things
that others may miss"

Word of the Month:



Such a nice sound., don't you think?
Please email Carl with your definition!

Our winner for October is **Cindy Sweeney** of lovely
Coeur d'Alene Idaho who, correctly ID'd Quire as the area of a
church or cathedral that provides seating for the clergy and
church choir. Her prize, a personal cooking lesson from a
former culinary school owner.

A Comment from the President of the California Association of REALTORS®

JEANNE RADSICK

*There is no better reward than the knowledge
that your integrity is never in question when you
do what is right. Not everyone will always be pleased
or happy with the result, like the failure of the sale
of the ranch in this story, but no one can question
the integrity of your actions. We have all heard
the accolades of John McCain with his recent passing,
but the ones that will ring forever, are the quiet ones
that you previously may not have heard about,
because he was not doing it for the glory, but for the
right reasons. It was the right thing to do.*



Dennis Badagliacco
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A Legal Update

with Dennis Badagliacco past Chair of the Legal Advisory Committee of the NAR

Here is a simple reminder to all: NAR Ethics Training is required of ALL NAR members. If you haven't already taken the class, you are required to do so by the end of 2018.

Our legal eagle, Dennis Badagliacco gave the following commentary dealing with legal issues that should be of interest to us all:

1. NAR has been named in a law suit by an agent who claims she told MOVE (the owner of REALTOR.COM) to stop sending her texts and emails. She claims she continued to receive emails and/or texts. MOVE will indemnify NAR in the suit.
2. Beware the California DRE is trolling websites of agents and companies and is looking for unregistered fictitious names and font sizes. The Agent's name can be in no bigger font size than the brokerage. The fine is \$2500 to the broker and d \$2500 to the agent per violation. The DRE's position is the broker is responsible for ALL real estate related websites of agents even if the agent has hundreds or a thousand websites! Your state could be next!
3. A New York rent control case is looming and will be filed after the elections. The suit is well funded and is approaching rent control from a different angle than has been tried before. Details to follow.
4. Here is the NAR score card on Legal issues or suits over a large number of years: 65% wins, 35% loses. However, in the area of Property Rights our NAR record is not as good: 38% wins, 62% loses.
5. On-going NAR cases of interest:
 - 5.1 State of Washington vs. United States. This case involves Indian Tribe water rights which were granted to the Tribes before Washington was a State. The Federal Government installed bridges and roadways over culverts. The US now wants Washington to pay to rebuild all the bridges, most of which were built by the Federal Government! The cost to the State of Washington would be in the Billions.
 - 5.2 Oregon for Flood Plain Protection deals with the designation of large plots of State land as in potential Federal Flood plains and therefore unbuildable. We'll watch this one.