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From: GCBR Office [amy.lowdermilk@gcbr.org]
Sent: Tuesday, October 1, 2019 8:03 AM
To: Amy Lowdermilk
Subject: October 2019 Newsletter

GCBR Newsletter

In this Issue

- Upcoming Events
- 2019-20 Dues Notice
- Installation Banquet Registration
- School Supply Drive - THANK YOU!
- GAD Report
- REALTOR® Safety
- 2019 Winter/Spring CE Schedule

- NAR News
- MR News
- RPR
- Bright MLS
- COE Case Study
- YPN
- Membership Update

Upcoming Meetings/ Events:

10/4 GCBR Office is Closed

10/9 Registration deadline for the 10/16 MD COE/Predatory Lending CEC

10/14 GCBR Office Closed for Columbus Day

10/16 MD COE/Predatory Lending CEC - GCBR Office Closed until 1pm

10/22 GCBR Office Closed for MRIS Investors meeting

10/23 Registration deadline for the 10/30 Safety Matters CEC

10/24 Installation Banquet: Dutch's @ noon

10/25 GCBR Office Closed MR Leadership Day

10/30 Safety Matters CEC - GCBR Office Closed until 1pm

Registration deadline for the 11/8 Residential Agency & Fair Housing CECs

GCBR Board of Directors Meeting

Wednesday, October 2, 2019 @ 9:00 a.m. at the GCBR office.

2019-20 Dues Notice

The 2019-20 dues invoice was sent out via MailChimp yesterday and a copy will be given to your broker for distribution. Per the GCBR Bylaws Article X Section 3 this is due and payable on November 1, 2019 in the amount of $746.00 (no increase in GCBR dues since 2009).

If you wish to pay via credit card online you may do so October 31st in the late afternoon when they will be released for payment on the NAR website.

2019-20 Installation Banquet Registration

The registration deadline is October 18th.

Registration Form

School Supply Drive - THANK YOU!

Thank you GCBR for another successful School Supply Drive! You donated 2 large tubs full of supplies that will bless many youngsters in Garrett County.

GAD Report

Earl Eisenhart

September 29, 2019

Encouraging New Residents

At the September 4 Planning Commission meeting, a discussion about public education and the decline in the school-age population led to a general discussion about ways to encourage new residents to move to Garrett County. Among the ideas tossed out was for the County to provide a financial incentive for new fulltime residents such as some form of tax relief or cash incentive. Such initiatives have proved effective in other locations. It is unclear whether there is political interest in pursuing such a course in Garrett County.

Comprehensive Plan

Also at the September 4 Planning Commission meeting, Debbie Carpenter stated that she expects the County Comprehensive Plan to be completed by December. The delay in completion necessitated a contract extension for the consulting firm, AECOM. Given past performance by the contractor, the extension provides that future work must be completed in a timely manner and that the contract may be terminated for non-compliance.

Administration Seeks Housing Finance Reform

The Trump Administration is proposing to reform regulation of Government Sponsored Entities (GSEs) such as Fannie Mae and Freddie Mac and return them to private ownership, although many of the details have yet to be spelled out.

NAR supports the move in general according to a statement released by the association's president John Smaby. "The National Association of REALTORS® thanks President Trump and his administration for initiating thoughtful, genuine efforts toward housing finance reform" he said.

Fannie Mae and Freddie Mac were placed under federal receivership in 2008 in response to the financial crisis.

Bill Addresses Short-Term Rental Platforms

Legislation before Congress would remove certain legal immunities on short-

term rental platforms such as Airnbnb and HomeAway. The Protecting Local Authority and Neighborhoods Act, introduced by Rep. Ed Case (D-Hawaii) would remove federal protections that provide internet platforms immunity over content posted by third parties, and make them liable when they host advertising that violates state and local laws.

In a statement, Case claimed the online short-term rental industry is responsible for "the loss of affordable housing as residential units are converted to transient accommodations for tourists [and]… many of the owners and operators of these units are failing to comply with basic consumer safety, public accommodations and tax requirements that the legal lodging industry has had to follow in order to conduct its business."

The legislation is heavily supported by the American Hotel and Lodging Association. AHLA President and CEO Chip Rogers released a statement saying "For far too long, these Big Tech short-term rental platforms have been hiding behind this antiquated law in order to bully and threaten legal action against local elected officials who are simply trying to protect their residents from illegal rentals that are destroying neighborhoods and access to affordable housing."

On the other side of the issue is the Travel Technology Association which said the bill is a "blatant attempt to do the hotel industry's bidding ... with the hopes of stifling competition from the innovative companies that have helped make short-term rentals and home-sharing popular."
Prospects for the legislation in Congress remain uncertain.

REALTOR® Safety

Prospect or Predator?
Reduce the Risk of Being Targeted

In this free REALTOR® Safety webinar from the National Association of REALTORS®, Dave Legaz, REALTOR® and retired NYPD Police Sergeant, explains how real estate professionals can reduce the risk of being targeted by predators. Dave discusses various predatory behaviors, and steps agents can

take to reduce the likelihood of getting into an unsafe situation while on the job.

VIEW THE WEBINAR

Member Safety Report

Read the new NAR Safety Report.

About a third of members report a safety concern. Here's how they stay safe.

2019 Fall Continuing Education Schedule

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541
CE Room 111 in Garrett Enterprise Information Building next to CE building.

No credit is given for late arrivals.
Photo ID Required

Wednesday, October 16, 2019

"MD Code of Ethics/Predatory Lending"
Topic D
9 am - 12 noon
Course ID# 110-0709
Instructor: Kathleen Dartez

Wednesday, October 30, 2019
This class is in Room 103 and has some special pricing.

"Safety Matters: Safe Business = Smart Business"
Topic F
9 am - 12 noon
Course ID# 110-0709
Instructor: Bob Carney

Friday, November 8, 2019

"MREC Residential Agency"
Topic H
10 am - 1 pm
Course ID# 111-0709
Instructor: Colette Massengale

NOTE: Affiliates Deane Foy, First United Bank and Nancy Brodey, Maryland

Title Center are sponsoring lunch between the classes and will be available to answer any questions you may have about their services.

"Fair Housing"
Topic C
2:30 - 4 pm
Course ID# 121-0709
Instructor: Colette Massengale

Seating is first-come, first-served basis.
For Registration Flyers:

- Call GCBR 301-334-8405
- Email amy.lowdermilk@gcbr.org
- Click on the course title which is linked to the registration form.
- Pull from the GCBR closed Facebook group
- Download from the member-side of the GCBR website: www.gcbr.org

15 hrs of CE for license renewal:
Bold indicates required courses.
3 hours Topic A: Legislative Legal Update
1.5 hours Topic C: Fair Housing
3 hours Topic D: MD Code of Ethics/Predatory Lending
3 hours Topic H: MREC Agency Residential
4.5 hours in electives (Topics E & F)
3 hours Topic I: MREC Supervision
Required for **Brokers, Managers & Team Leaders;**
Elective for everyone else.

National Association of REALTORS®

Join NAR Oct. 10 at 1pm CT for the first Financial Source Webinar from NAR's Center for REALTOR® Financial Wellness. This FREE, monthly webinar series grants REALTORS® access to live presentations from subject matter experts to help them gain a deeper understanding of financial topics.
Click here for registration details: www.nar.realtor/financialwellness/webinars/?cid=FIN-WEL-314

NAR Responds as National Flood Insurance Program Lapse Avoided

National Association of Realtors® President John Smaby issued the following

statement after President Trump signed H.R. 4378 into law Friday evening, extending the National Flood Insurance Program's funding authority through November 21.

NAR Applauds House Vote Approving Secure and Fair Enforcement Banking Act

National Association of Realtors® President John Smaby issued the following statement after the House of Representatives today passed the Secure and Fair Enforcement Banking Act. The bill was approved by a vote of 321-103. H.R. 1595 would clarify that banks can work with cannabis companies in compliance with state law.

Maryland REALTORS®

Maryland REALTORS®, Women's Council of REALTORS® - Maryland, and GCAAR are sponsoring a CIPS Institute from October 7 – 11, 2019 at GCAAR's Rockville office. Typically, the cost for the entire week is around $500 - $600, but this event is being offered for $250. Everyone who registers before September 6 will be entered into a drawing for a $200 Gift Card.

Here is the link to register: https://www.mdrealtor.org/Events/Featured-Events/2019-CIPS-Institute

Discounted rates at the Gaithersburg Marriott Washingtonian Center are available, in case for those who would prefer to spend time enjoying the DC Metro Area instead of commuting back and forth. Here's the link to reserve a room: https://www.marriott.com/event-reservations/reservation-link.mi?id=1566414669096&key=GRP&app=resvlink

The CIPS designation is for REALTORS® from the United States and abroad, as well as association staff and volunteer leaders who wish to develop or grow their international real estate business. It will provide you with the knowledge,

research, network, and tools to globalize your business. Here's a link to the NAR/CIPS page: https://www.nar.realtor/education/designations-and-certifications/cips

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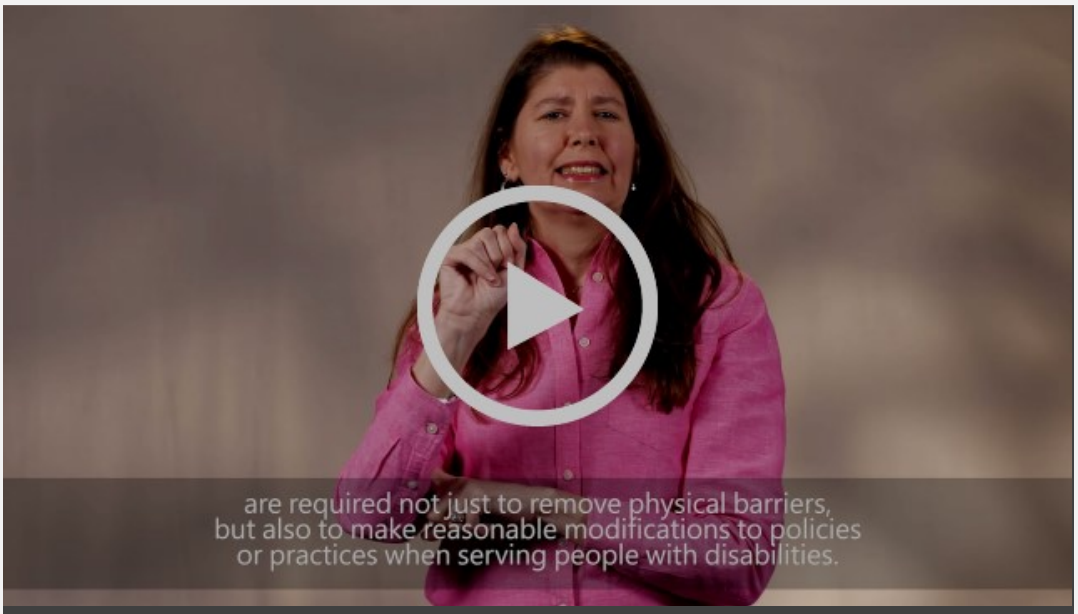
MR will be offering NAR's At Home With Diversity certification course in Annapolis on Thursday, October 10, 2019 for the discounted price of $79. Registration is open and more information can be found here: https://www.mdrealtor.org/Events/Featured-Events/At-Home-With-Diversity-2019.



Fair Housing for Individuals who are Deaf or Hard of Hearing

Bright MLS

Bright MLS & Homesnap Introduce First-Ever Integration for Digital Ad Campaigns

Bright MLS, a leading multiple listing service (MLS) representing 95,000 real estate professionals in the Mid-Atlantic U.S., and Homesnap, the leading provider of technology solutions to the real estate industry, have partnered to introduce a novel integration feature that allows real estate agents the ability to create and run customized digital marketing campaigns on the web's four premier advertising platforms right at the point of listing entry. With this digital

ad integration feature, users can opt to run ads on Facebook, Google, Instagram, and Waze from within the listing itself.

Run a quick CMA in Search with Result Statistics

Are you looking to pull a quick CMA or stats on properties for sale in your area? Try Bright's Results Statistics report. This report offers you a fast and easy way to compare various statistics (Minimum, Maximum, Median, Average) and listing information on several properties of interest.

Case Studies Interpretation of the Code of Ethics

Case #16-8: Unauthorized Use of Information Received from Listing Broker for the Purpose of Creating a Referral to a Third Broker or for Creating a Buyer Relationship

(Reaffirmed Case #21-14 May, 1988. Transferred to Article 16 November, 1994. Revised May, 2017.)

REALTOR® A entered a listing with the Association MLS. In the "Remarks" portion of the listing, it was noted that the seller was moving out of state. Shortly thereafter, REALTOR® A received a call from REALTOR® B, requesting permission to show the property to a prospective purchaser. REALTOR® B's request was granted and the property was shown to the prospect. During the showing, REALTOR® B started a conversation with Seller X regarding his proposed move to another state. REALTOR® B told the seller that he was acquainted with a number of real estate brokers in the city to which Seller X was relocating and suggested that he be allowed to refer Seller X to one of these brokers. Seller X responded that REALTOR® A, the listing broker, had previously mentioned the possibility of a referral and that Seller X felt obligated to be referred by REALTOR® A, if by anyone.

READ THE FULL ARTICLE

YPN

Making Ends Meet Between Closings

By Jef Conn

We've all been there—we close a deal and then realize it's going to be a long time before our next deal closes because we don't have anything else in the pipeline. That stress is something all agents have faced at some time in the career. Real estate is a tough job, but making the right money moves will help you sustain this business long term.

I'm writing this as a full-time agent. I've never done real estate part-time nor have I had a second job during my career. That said, I understand many people have other jobs that can help sustain them until their next closing. My personal opinion is to save as much money as you can to transition into real estate full time if you want to reach your full potential (and make the most money doing it).

READ MORE

Membership Update

New REALTORS

Kelsey Meyers, Railey Realty
Bailey Smoot, Railey Realty
Mike Fenton, Railey Realty

Affiliates

Jonathan Lucas, Lake Home Services
Tim Duck, SERVPRO of Allegany & Garrett Counties

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org. If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.

The Board of Directors is pleased to inform you of a new member benefit that can save you up to $270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them make smarter decisions.

********M**embers please go to** www.getsmartcharts.com/pricing **and select the pink box to sign up at no cost.**

When you sign up you will need your broker's Bright broker code. You can obtain this from your broker or the GCBR office.

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