

CAREER DEVELOPMENT

PROFESSIONAL DESIGNATION COURSES

MAR presents several professional designation courses each year exclusively for REALTORS®. Each year, you have the opportunity to earn the Graduate, REALTOR® Institute (GRI); Certified Buyer Representative (CBR); Certified International Property Specialist (CIPS); Seniors Real Estate Specialist (SRES); Certified Residential Specialist (CRS); and Certified Real Estate Brokerage Manager (CRB) designations through attendance at local course offerings.

EDUCATION CONFERENCES In 2004, MAR will host two career training days for real estate professionals. These one-day conferences feature up to a dozen educational seminars, special networking sessions, and an industry trade show. At these events, you'll have the opportunity to receive training from many of the nation's top real estate educators, while building a referral network with REALTORS® across the state. You also benefit from favorable registration rates reserved just for REALTORS®.



BROKER-OWNER FORUMS The MAR Broker-Owner Seminar Series offers office principals and managers the opportunity to participate in quarterly forums on a host of management issues, including business development, office administration and policy, risk management, and personal and corporate financial planning. These seminars offer insight from industry experts that will help you to keep your company profitable.



EDUCATIONAL SCHOLARSHIPS The association's Charitable & Educational Foundation annually awards \$1,000 grants to individuals pursuing a professional designation or college-level degree program in real estate. The scholarships offer savings on course enrollment fees and materials, allowing you to further your career aspirations in a cost-effective manner.

PRODUCT MALL The state association's new product mall offers special pricing for REALTORS® on a variety of business manuals, training tapes, and study guides, as well as industry-related business tools and accessories, personal marketing materials, closing gift items, and REALTOR® apparel.

TECH SUPPORT **TECHNOLOGY HELPLINE** The MAR Tech Helpline offers access to a staff of trained technology counselors who can assist you in resolving problems with computer software, hardware, and Internet connection issues. The service operates weekdays from 9 a.m. to 5 p.m. via a toll-free phone line (866-232-1837) thereby enhancing your ability to minimize the time and expense spent troubleshooting office technology dilemmas.

DISCOVER THE BENEFITS OF REALTOR® MEMBERSHIP:



MASSACHUSETTS
ASSOCIATION
of REALTORS®

MAR Customer Service Line
800-725-6272

MAR Legal Hotline
800-370-5342

MAR Tech Helpline
866-232-1837

Online Product Mall and Course
Registration
marealtor.com

E-Messaging
info@marealtor.com



MASSACHUSETTS
ASSOCIATION
of REALTORS®

The Voice For Real Estate™ in Massachusetts

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INVEST IN YOUR FUTURE

Why REALTOR®
Membership Is Your
Best Business Value

Professional Designation Courses
LEGAL HOTLINE
Dispute Resolution Services
TECH HELPLINE
Business Advocacy
MASSFORMS™
Industry News & Analysis

Visit us at www.marealtor.com or
call 800-725-6272 for more information.

Creating an Environment WHERE REALTORS® PROSPER

TODAY, CHANGE IS CONSTANT IN THE REAL ESTATE BUSINESS. TO REMAIN COMPETITIVE, YOU NEED SOMEONE TO KEEP YOU INFORMED AND TO PROTECT YOUR BOTTOM-LINE. AT THE MASSACHUSETTS ASSOCIATION OF REALTORS®, WE'RE DEDICATED TO PROMOTING YOUR BUSINESS INTERESTS AND CAREER GOALS, AND WANT YOU TO PROFIT FROM YOUR MEMBERSHIP EXPERIENCE.

As a MAR member in 2004, you'll receive day-to-day business support, from services such as the MAR Legal Hotline and Technology Helpline, as well as long-term career benefits through participation in the association's professional development programs and business advocacy initiatives.

Working cooperatively with local REALTOR® associations across the state and the National Association of REALTORS®, the MAR will help you to prosper, both financially and intellectually, as a real estate professional.

Invest in your future and renew your REALTOR® membership today!



BUSINESS ADVOCACY

LEGISLATIVE/REGULATORY REPRESENTATION MAR regularly introduces legislation and testifies on your behalf regarding proposed laws and regulations that threaten property rights or the ability of real estate professionals to successfully conduct their business.

In the last legislative session, MAR's efforts have led to:

- Defeat of legislative efforts to impose real estate transfer taxes on homebuyers;
- Elimination of the state's 16-year-old UFFI disclosure law;
- Enactment of an escrow liability protection measure that prohibits most buyers and sellers from suing real estate brokers during deposit disputes;
- Revisions to the state's Title 5 code from a 30 to 60-minute perk rate that will create new home construction opportunities and limit unnecessary expenses for property owners and homebuyers;
- Defeat of proposed legislation that sought to re-introduce rent control restrictions in federally subsidized housing.



BUSINESS & INDUSTRY ALLIANCES To promote homeownership, property rights and favorable tax policy on behalf of REALTORS®, the association participates in several small business and industry-related organizations and councils, and promotes REALTOR® participation on local and state government entities, such as historic district commissions, planning boards, gubernatorial commissions, and the Board of Registration of Real Estate Brokers and Salespersons.

AFFINITY PARTNERSHIPS As a MAR member you are eligible for special group discounts from a host of business providers which entitle you to reduced rates on long-term care insurance, business equipment, overnight mail delivery, and many other products and services. Call MAR at 800-725-6272 for details.

INDUSTRY NEWS

BAY STATE REALTOR® MAGAZINE A bi-monthly MAR publication, *Bay State REALTOR®* offers in-depth analysis on the latest market trends and legal and public policy decisions affecting the real estate industry, as well as insight into new business models, and innovative sales and marketing techniques employed in the local real estate market. MAR membership includes a subscription to the magazine, offering a savings of nearly 50% off the cover price.



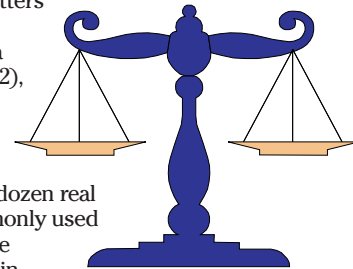
REALTOR® DIGEST A bi-weekly electronic newsletter produced exclusively for MAR members, *REALTOR® Digest* provides timely updates on legislative and regulatory issues, legal decisions, mortgage financing programs, and commercial and residential market activity. It offers news you can use, at no cost, in marketing materials, at listing presentations, and office sales meetings.

E-MESSAGING BULLETINS This free service allows you to receive industry news bulletins and special announcements on association programs via your e-mail account. Be the first to learn about new laws, major court decisions, the latest housing trends, and more. To enroll, go to www.marealtor.com.

MAREALTOR.COM The MAR web site provides a multitude of services to enhance your marketing efforts, increase exposure to consumers, and efficiently complete business transactions. Your free member home page on marealtor.com allows buyers and sellers to locate you by community, specialty area of practice, and professional designation(s). In addition, at marealtor.com you can complete online registration for education courses and order merchandise from the MAR Product Mall.

RISK MANAGEMENT

LEGAL HOTLINE The MAR Legal Hotline allows Designated REALTORS®, office principals, branch managers, and other qualified members to direct questions about real estate law and related regulatory and ethical matters to one of the association's staff attorneys. Access is provided via a toll-free phone line (800-370-5342), which operates weekdays, from 9 a.m. to 4 p.m.



MASSFORMS™ This popular product features more than four dozen real estate contracts and forms commonly used by real estate brokers to complete residential and land transactions in Massachusetts. Available online, as well as CD-Rom and hard-copy formats, each standard form undergoes an annual review by a team of attorneys and industry practitioners, making them among most current and legally sound documents in the industry. MAR members receive substantial savings of up to 50% off most MassForms™.

DISPUTE RESOLUTION SERVICES To help encourage the resolution of business disputes in a less costly, more time-efficient manner, MAR has trained and certified a cadre of local professionals to mediate property transaction disputes among real estate practitioners.

PROFESSIONAL STANDARDS TRAINING The association annually offers a series of professional standards seminars to educate members about the REALTOR® Code of Ethics and train local REALTORS® for positions as arbitration and ethics hearing panelists.

DISCOVER THE BENEFITS OF REALTOR® MEMBERSHIP: Increase Your Earnings • Lower Your Business Costs • Reduce Your Risk of Liability