

# TIMES

SOUTHERN MARYLAND ASSOCIATION OF REALTORS®



The voice for real estate in Southern Maryland®

Volume 8 Issue 3 Fall 2011

## Welcome to SMAR's Electronic Newsletter

### INSIDE YOU WILL FIND:

Active links to email and the internet

### AND

Click on any of the following links to move directly to the article(s)

[Membership Information](#)

[Upcoming Events](#)

[SMAR's Newest Online CE Provider](#)

[Continuing Education Schedule](#)

[Continuing Education Policies](#)

[An Eventful Summer Comes to a Close](#)

[Commercial Real Estate Quarterly Market Survey](#)

[To Be or Not to Be... CE...](#)

[SMAR's Newest Designation & Certification Recipients](#)

[Getting to Know RBI](#)

[SMAR Annual Meeting - Record Attendance](#)



**Click on this icon on any page to return here**



**Congratulations to Russ Boyce ~  
2012 Secretary of the Maryland  
Association of REALTORS®**

## DO YOU WANT TO INCREASE YOUR POWER?

Learn Strategies  
**GUARANTEED to INCREASE  
Your POWER in Real Estate  
Negotiations.**

Presented by: Southern Maryland  
Association of REALTORS® Real  
Estate Academy

### Course

**Certified Negotiation  
Expert (CNE®)\***

December 1 & 2, 2011

8:30 am - 5 pm both days

Price: \$220 (includes lunch)

(payment plan available -  
see packet for details)

[Register Online](#) or [Download  
the registration packet.](#)

Students who take the CNE®  
course will receive the following:

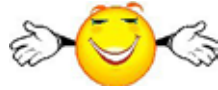
- 2-days of professional negotiation
- CNE® designation awarded at end of Day 2
- Over 150 scripts for real estate negotiation situations using scientifically proven persuasion principles
- Quarterly newsletter with advanced negotiation tips and advice
- Access to leading negotiation research to use in real estate negotiation

\*This professional designation is not affiliated with or endorsed by the National Association of REALTORS®.

**Education on the Go! classes scheduled in an office near you! Click here to check out the fall schedule!**

# MEMBERSHIP INFORMATION

## WELCOME NEW MEMBERS!



### REALTOR® MEMBERS

#### **BALDUS REAL ESTATE**

John B. Gray, La Plata  
Kathleen M. Guy, La Plata  
Jeremiah R. Gwynn, La Plata

#### **CENTURY 21 ASSOCIATES**

Troy Stiffler, Waldorf

#### **CENTURY 21 NEW MILLENNIUM**

Stephanie D. Gormas, Dunkirk  
Joan C. Humulock, La Plata

#### **DEHANAS REAL ESTATE SERVICES**

Charles D. Strickland, Jr.

#### **EXIT BY THE BAY REALTY**

Shawn R. Jones, Prince Frederick

#### **EXIT LANDMARK REALTY**

Altagrace G. Casimir, White Plains  
Janet M. Malherek, White Plains  
Theresa A. Shoptaw, White Plains  
Jane E. Sweeney, White Plains

#### **FRANZEN REALTORS, INC.**

Bonnie R. Alvey, Lexington Park

#### **HOME TOWNE REAL ESTATE**

Judith A. Atkins, Lexington Park  
Kathleen Balderson, Owings

#### **IRENE B PARRISH REALTY**

Rhonda Francis, Lexington Park

#### **KELLER WILLIAMS OF SOUTHERN MD**

Thomas A. Tomasky, Waldorf

#### **LONG & FOSTER REAL ESTATE**

Ebony Alston, Waldorf  
Johniece S. Johnson, Waldorf  
John A. Stine, Waldorf  
Latasha M. Washington, Waldorf

#### **O'BRIEN REALTY**

Francis R. Hazzard, Jr., California  
Teresa A. Long, California  
Anthony J. Villari, III, Charlotte Hall

#### **PRUDENTIAL RIDGEWAY REALTY**

Tommie L. Madison, Jr., Waldorf

#### **RE/MAX 100**

Caitlin R. Love, California  
Tracy L. Palmer, Dunkirk  
Jennifer L. Walker, Dunkirk  
Rigoberto Saez, White Plains

#### **RESIDENTIAL PLUS REAL ESTATE SVCS**

Raquel S. Trout, Mechanicsville  
Julie A. Delgado, White Plains

#### **UNITED COUNTRY So. MD REALTY**

Wanda C. Wagner, Mechanicsville

#### **WESTERN SHORE REALTY**

Deborah Grill, St. Leonard

### REAL ESTATE OFFICE NEW LOCATION

#### **REALTY WORLD PREFERRED PROPERTIES**

##### **Robert Castro, Broker**

To: 2670 Crain Hwy., Suite 411  
Waldorf, MD 20601-2811  
From: 3969 St. Charles Parkway  
Waldorf, MD 20602  
301-870-8555 (office)  
301-374-2041 (fax)  
[castrolawfirm@yahoo.com](mailto:castrolawfirm@yahoo.com)

### PRINCIPAL AFFILIATE

#### **FITZGERALD FINANCIAL GROUP**

##### **Sam Leach, Principal Affiliate**

2670 Crain Hwy., Suite 407  
Waldorf, MD 20601  
301-885-2700 (office)  
866-816-1886 (fax)  
[sleach@monarchmtg.com](mailto:sleach@monarchmtg.com)

#### **LOIEDERMAN SOLTESZ ASSOCIATES, INC.**

##### **David W. Cooksey, Principal Affiliate**

401 Post Office Rd., Suite 103  
Waldorf, MD 20602  
301-870-2166 (office)  
301-870-2884 (fax)  
[dcookey@LSAssociates.net](mailto:dcookey@LSAssociates.net)

### PRINCIPAL AFFILIATE CHANGE

#### **SERVPRO OF ST MARY'S & CALVERT**

##### **Chad Day, Principal Affiliate**

22690 Three Notch Road  
Lexington Park, MD 20653  
301-862-9500 (office)  
301-862-3505 (fax)  
[servpro5008@greenvans.com](mailto:servpro5008@greenvans.com)

### AFFILIATE OFFICE CHANGE

#### **OLD LINE BANK**

##### **Brad Howard, Principal Affiliate**

2995 Crain Hwy., Suite 200  
Waldorf, MD 20601-2835  
301-645-2624 (office)  
301-932-5458 (fax)  
[bhoward@oldlinebank.com](mailto:bhoward@oldlinebank.com)

#### **SUNTRUST MORTGAGE, INC.**

##### **Bill Hocker, Principal Affiliate**

101 E. Charles St., Suite 204  
La Plata, MD 20646-4901  
301-870-6969 (office)  
301-870-6970 (fax)  
[bill.hocker@suntrust.com](mailto:bill.hocker@suntrust.com)



*The Mission of the Southern Maryland Association of REALTORS® is to maintain a financially viable association offering support, services and training for its members; to provide community outreach; to foster a proactive relationship with local and state legislative leaders and to be the leading advocate of the real estate industry, private property rights and the issues that most affect the members' ability to serve the public with competency, integrity and professionalism.*

# UPCOMING EVENTS

## OCTOBER 2011

**Mon 10**

*Columbus Day - SMAR Offices Closed*

**Fri 14**

New Member Orientation, 9 am

**Thurs 20**

Board of Directors Meeting, 9:30 am

**Mon 24**

Commercial/Industrial Cmte, 8:30 am

**Wed 26**

*Installation of Officers & Directors,  
5:30 pm, Waldorf Jaycee's*

### SentriLock Hours

Monday - Friday  
9 am - 4 pm

## NOVEMBER 2011

**Wed 2**

Public Awareness Cmte, 10 am

**Mon 7**

Community Relations Cmte, 10 am

**Thurs 10**

Education Cmte, 9:30 am

**Fri 11**

*Veterans Day - SMAR Offices Closed*

**Wed 16**

Awards & Special Events Cmte, 10 am

**Thurs 17**

Commercial/Industrial Cmte, 8:30 am

**Fri 18**

Board of Directors Meeting, 9:30 am

**Thurs/Fri 24 & 25**

*Thanksgiving - SMAR Offices Closed*

## DECEMBER 2011

**Mon 5**

Community Relations Cmte, 10 am

**Wed 7**

Public Awareness Cmte, 9:30 am

**Fri 9**

New Member Orientation, 9 am

**Thurs 15**

Board of Directors Meeting, 9:30 am

**Wed 21**

Awards & Special Events Cmte, 10 am

**Thurs 22**

Commercial/Industrial Cmte, 8:30 am

**Mon 26**

*Christmas Day Observed - SMAR  
Offices Closed*

**Mon, January 2**

*New Year's Day Observed - SMAR  
Offices Closed*

## SMAR's Newest Online Education Provider!

Hot off the presses! SMAR has just partnered with The CE Shop to provide you with convenient online education! To access SMAR's CE Shop webpage, visit <http://smar.theceshop.com>. Online classes for Maryland, DC, and Virginia are now available through SMAR's partnership with The CE Shop. The current topics include *"Breaking Barriers: Fair Housing"* and *"Keeping it Honest: Understanding Real Estate and Mortgage Fraud"* with more to come in future months! Plus, for the month of October, you can save 20% by using the promo code **OCT20**.



For the past 2 ½ years, SMAR has offered online education through another partner school, RECampus (which is owned by Dearborn). SMAR will continue this partnership with RECampus to be able to offer you the widest selection when it comes to online education. Click here to visit SMAR's online continuing education webpage.



**CERTIFIED DISTRESSED  
PROPERTY EXPERT®**

*Solving the foreclosure crisis  
one homeowner at a time.™*

**November 2 & 3, 2011 at SMAR! Use promo code  
ECD007 to save \$150! Click here to register!**



# CONTINUING EDUCATION CALENDAR

Course Location: REALTOR Center, 8440 Old Leonardtown Rd, Hughesville, MD 20637

Contact Hannah Sanders at 301-274-4406 or via email at [hannahsanders@smarweb.org](mailto:hannahsanders@smarweb.org) with any questions.

[Click here to register online!](#)

*The entire class must be completed in order to receive CE Credit. Classes are open to all licensees based on availability.*

## MD ETHICS, FLIPPING & PREDATORY LENDING **COST: \$40\***

Sharon Martlock

October 14, 2011 (12:30 - 3:30 pm)

3 clock hrs - Approved Topic D - Course ID#: 270-2611

*This course covers the MREC's requirement for the 3 hour Ethics course which needs to include Flipping and Predatory Lending. This course also satisfies the NAR Code of Ethics requirement.*

## THE MARYLAND REAL ESTATE TITLE **COST: \$40\***

Pat Elder

October 21, 2011 (9:30 am - 12:30 pm)

3 clock hrs - Approved Topic F - Course ID#: 304-2611

*A real estate title abstractor has the unenviable task of pulling out say, 50 instruments that have to do with a property listing. An omission or inadvertent addition of 1 instrument could sink your deal. Learn about the real estate title & the process of abstracting in Maryland.*

## REAL ESTATE SETTLEMENTS **COST: \$20\***

Cindy Dinan

November 17, 2011 (1 - 2:30 pm)

1.5 clock hrs - Approved Topic F - Course ID#: 305-2611

*This course reviews types of title defects, the two different types of title insurance and how they differ. Also discussed is how you can hold title in Maryland and the steps required to complete a settlement from the title company's perspective.*

*\*The price reflected above is the cost for REALTOR® members. The non-REALTOR® cost is an additional \$5 for 1.5 - 2 hour classes \$10, per class for 3 hour classes. There is an additional \$5 fee for walk-ins or same day registrations.*

### Continuing Education Approved Topic Legend

- Topic A) Federal, state or local legislative issues
- Topic C) Fair Housing Law
- Topic D) Real estate ethics or professional standards
- Topic F) Professional enhancement for practicing licensees
- Topic H) The principles of agency & agency disclosure
- Topic I) The requirements of supervision by brokers, branch office managers & team leaders

[Click here for ONLINE Courses](#)

## THE HUD-1 **COST: \$20\***

Cindy Dinan

November 17, 2011 (3 - 4:30 pm)

1.5 clock hrs - Approved Topic F - Course ID#: 306-2611

*This course will give a brief description of the GFE, how the GFE and Settlement Statement work together, RESPA reform, Tolerance "Buckets" and a line by line description of the Settlement Sheet.*

## MREC REQUIRED SUPERVISION COURSE **COST: \$40\***

Chuck Kasky

December 8, 2011 (9:30 am - 12:30 pm)

3 clock hrs - Approved Topic I - Course ID#: 296-2611

*This course satisfies the MREC Renewal Requirement for Brokers, Managers, and Team Leaders renewing after January 1, 2012. This course is required every four years. May be used for elective credit by salespersons at anytime.*

## 2008-2010 LEGAL & LEGISLATIVE UPDATE **COST: \$40\***

Chuck Kasky

December 8, 2011 (1:30 - 4:30 pm)

3 clock hrs - Approved Topic A - Course ID#: 297-2611

*This course satisfies the MD Real Estate Commission's 3 clock hour requirement of "Topic A: Federal, state or local legislative issues."*

## MREC AGENCY - RESIDENTIAL **COST: \$40\***

Sharon Martlock

December 10, 2011 (9:30 am - 12:30 pm)

3 clock hrs - Approved Topic H - Course ID#: 289-2611

*This course satisfies the MD Real Estate Commissions license renewal requirement of Agency for licensees renewing after January 1, 2012. This class is required every 4 years.*

## FAIR HOUSING **COST: \$20\***

Sharon Martlock

December 10, 2011 (1:15 - 2:45 pm)

1.5 clock hrs - Approved Topic C - Course ID#: 265-2611

*This course satisfies the MREC's clock hour requirement of "Topic C: Fair Housing Law."*



# CONTINUING EDUCATION POLICIES

## Updated policies from the MD Real Estate Commission (MREC) – Effective April 18, 2011

1. A picture ID is required to be admitted into class.
2. Course Credit – a student may not receive credit hours for a course if:
  - a. The student arrives after the class instruction has begun or departs prior to the class being dismissed; or
  - b. The student is out of the classroom during the instruction period for more than 5 minutes during a 60-minute period.
  - c. A course provider, instructor, or monitor may not make an exception to the attendance requirements under any circumstances.
3. Classroom Conduct
  - a. Students may not take reading material unrelated to the course into the classroom.
  - b. Instructors, monitors, or students may not consult any personal electronic device (Blackberries or i-Phones, for example) during a class session.
  - c. Class time may not be used to promote or sell any materials or services or to solicit affiliation or membership in any business or organization.

*If any of the policies above are not adhered to, it will result in the loss of Continuing Education Credit (Clock Hours).*

### Refund Policy

- Continuing education fees are not refundable. If you have registered for a class and are unable to attend, please call prior to the start of the class and you will be eligible for a “class credit.” A “class credit” (money you paid for a class) can be used to attend another continuing education class of choice at SMAR.
- If you are late and have not called prior to the start of class, you are NOT eligible for “class credit.”
- If you have registered for a class and are a “no-show,” you are NOT eligible for “class credit.”

### Inclement Weather Policy - Updated as of February 18, 2010

- If the College of Southern MD Charles County Campus is closed, all education classes and committee meetings are cancelled and the SMAR office is closed.
- If the College of Southern MD Charles County Campus is set for “delayed opening,” all education classes and committee meetings scheduled before 12:00 noon are cancelled. Education classes and committee meetings scheduled after 12:00 noon will meet as scheduled.
- Please call SMAR’s main number, 301-274-4406, and press 7 for Inclement Weather/ Seminar Status Updates. Messages will be posted no later than 7 a.m. the day of the inclement weather.
- Once the cancelled Continuing Education Class is rescheduled, registrants will be notified of the new date. If a Continuing Education Class has been cancelled due to the weather, registrants have the option of rescheduling the class or receiving a refund.

## MD Real Estate License Renewal Requirements

### *Hour Requirements*

15 clock hrs - For ALL Maryland Licensees

### *Required Topics for MD Licensees*

1. Topic A - Federal, state or local legislative issues - 3 clock hrs
2. Topic C - Fair Housing Law - 1.5 clock hrs
3. Topic D - Real estate ethics or professional standards - 3 clock hrs
4. Topic H - The principles of agency and agency disclosure - 3 clock hrs\*
5. Topic I - The requirements of supervision by brokers, branch office managers, and team leaders - 3 clock hrs\*\*

\* Required topic for ALL licensees renewing after January 1, 2012

\*\* Required topic for all Brokers, Managers and Team Leaders renewing after January 1, 2012



# An Eventful Summer Comes to a Close

By: Paula Martino, SMAR Government Affairs Director

By now, I hope everyone has cleaned up or repaired any damage caused by the earthquake, Hurricane Irene, and the remnants of Lee. Let's hope winter does not bring us another set of blizzards! Southern Maryland certainly deserves a break from bad weather events.

In August, the Sustainable Growth and Wastewater Disposal Task Force set up by the O'Malley Administration held a day long symposium on the Eastern Shore to discuss the impact of private septic systems on water quality in Maryland. This was a very informative session and while the Task Force has until December to submit their recommendations to the Governor, it appears that a ban on septic systems is unlikely. However, the possibility for the use of nitrogen removal systems for new and replacement system throughout Maryland is likely to be one of the recommendations of the Task Force.

Nationally, REALTORS® continue to fight attempts to alter or eliminate the mortgage interest deduction. NAR continues to oppose the banking regulators' proposed QRM rule requiring 20 percent down for lenders to be exempted from a risk-retention provision in last year's banking reform law because of the devastating effects it would have on the home sale market. At the time of this writing, NAR is pushing Congress to reauthorize the National Flood Insurance Program and to maintain the current GSE loan limits both set to expire on September 30.

Locally, the Property Standards Task Force for St. Mary's County completed its year-long work on developing a set of recommended standards for adoption by the Board of County Commissioners to address vacant, blighted commercial and residential properties. The Task Force recommendations will be folded into the St. Mary's County comprehensive plan and zoning ordinance update currently underway.

The Charles County Commissioners Property Standards Task Force will begin its work in September. This Task Force is charged with making recommendations to strengthen the County's Nuisance Abatement Ordinance to better

address vacant, abandoned, and/or neglected residential properties. SMAR Member Bud Humbert and SMAR Affiliate Member Steve Lowe have been appointed by the Commissioners to serve on this Task Force.

Charles County held a series of regional visioning and design charettes through the County over the summer to obtain public comments on the comprehensive plan update. An open house and joint presentation by the County Commissioners and Planning Commission will be held this fall. Dates and locations for these fall events are to be announced.

As reported to you in the last update, as part of the settlement of the Clean Water Act suit brought by the EPA against the State of Maryland, all counties must develop and adopt a WIP. Phase II of this plan must be in place by 2012 and a large part of this plan will deal with strategies to reduce the total daily maximum load (TMDL) of nitrogen and other nutrients getting into Maryland waterways through new regulations governing private septic and public sewage disposal and treatment systems. Work on these plans was delayed over the summer while the counties awaited necessary TMDL data from the EPA. This information was finally provided by the EPA in August. We can expect the Boards of County Commissioners in Southern Maryland to begin working on WIP Phase II this fall and you can expect your GAD and Legislative Committee to remain on top of these issues on your behalf.

Finally, SMAR has once again exceeded its annual goal in RPAC contributions for 2011. Thank you to every member who donated to RPAC!!! Your generous contributions at a time when household budgets are tight really demonstrate your commitment to the survival and well-being of your industry. You understand the importance of keeping The REALTOR® Party relevant and effective in the legislative and political arena from the national to the state to the local level. You understand that homeownership does indeed matter and is worth fighting for.



## Commercial Real Estate Quarterly Market Survey - July 2011

The REALTORS® Commercial Real Estate Market Survey measures quarterly activity in the commercial real estate markets. The survey collects data from commercial Realtors®. The survey is designed to provide member Realtors® with an overview of their markets' performance, sales and rental transactions, along with current economic challenges and future expectations. The questions are

designed to capture the effects of the existing economic conditions on commercial real estate business. Each quarter, participants respond to questions regarding the current demand for commercial properties, price, cap rates, rental concessions and other economic factors. [Click here for the Q2 Survey.](#)



# To Be or Not to Be... CE...

By: Hannah Sanders, SMAR Education Director

To Be or Not to Be... approved for Continuing Education is a question I hear a lot. I can understand the desire for all the classes we may offer to be approved for Continuing Education. You see, the MREC's focus on approving Continuing Education is narrower than what a REALTOR® organization provides its members to help them succeed professionally. With the way Maryland law is written, classes that educate you on safety, help you improve in the efficiency or marketing of your business are not approved for Continuing Education. Why? Because the Maryland Real Estate Commission (MREC) has stated that the PURPOSE and GOALS of continuing education are to provide licensees with current facts, concepts and laws to conduct real estate transactions in a legal and professional manner **to protect the public's interest**. Since the MREC functions to protect the public's interest, it does not approve classes for Continuing Education that focus on building your business such as: social media/marketing, business development, safety, financial planning, computer training, MLS training, and anything else you can think of that will help you build **your** business.

So does that mean these types of classes are not worth your time and financial resources? Not at all. If a class is

of interest to you and is going to help grow your business, why wouldn't you invest time and money? For example, the National Association of REALTORS® (NAR) has completely reworked its e-PRO certification program. This course teaches you **concepts** on how to use social media to build your business and covers social media platforms such as facebook and twitter. So why it is not approved for CE? Again, because it focuses on building and using the right tools in your business and does not focus on protecting the public's interest.

Investment in your education is an investment in your career as a REALTOR®. Have you thought about the benefit of marketing your education to prospective clients? When you obtain designations and certifications through NAR, you are provided marketing material you can use for potential clients. So whether or not you go above and beyond as regards to your real estate education is up to you. My goal is to provide you education opportunities that will fulfill your license renewal requirements **and** help grow your business.



## SMAR Annual Meeting – Record Crowd

SMAR President Paul Fenton presided at the October 4 Annual meeting where a record number of members (114) turned out to participate in the election of 2011-2012 Officers and Directors.

Following the election, SMAR Technology Director Stuart Bowling discussed Southern Maryland Market Trends over the past 10 years and fielded questions from the audience. Next Government Affairs Director, Paula Martino presented a legislative update on National, State, and local issues. Paula participated in a Q&A session and concluded by offering to be a speaker at office meetings.

Our thanks to Dessie Herbert of FitzGerald Financial Services for sponsoring breakfast at this year's Annual Meeting.



President Paul Fenton introduces 2011-12 Officers and Directors



**Senior Real Estate Specialist Course at SMAR!**

**GET READY FOR THE BOOMERS!**

**March 28 & 29, 2012- Click here for more information!**



# SMAR's Newest Designees!



## Accredited Buyer Representative

*Awarded by the Real Estate BUYER'S AGENT Council (REBAC)*

### CONGRATULATIONS TO:

**Brenda K Wolfe**

*Home Towne Real Estate*

Brenda joins more than 50,000 REALTORS® in North America who have earned the ABR® Designation. All were required to successfully complete a comprehensive course in buyer representation and an elective course focusing on a buyer representation specialty, in addition to submitting documentation verifying professional experience.

*REBAC, founded in 1988, is the world's largest association of real estate professionals focusing specifically on representing the real estate buyer.*



## Graduate REALTOR® Institute

*Awarded by The Maryland Association of REALTORS®*

### CONGRATULATIONS TO:

**Stephen Nicols**

*DeHanas Real Estate Services*

**Gregory Walton**

*Taylor Properties*

Developed for members of the National Association of REALTORS® and offered through State REALTOR® Associations, the GRI program recognizes those who achieve the GRI designation, as those real estate professionals who have made a commitment to providing a superior level of professional services to better serve and protect their clients. The 90 hours of coursework required to earn the GRI Designation supplies the tools and knowledge needed to provide clients with superior services.

# SMAR's Newest Certification Recipients!



## Broker Price Opinion Resource

*Awarded by The National Association of REALTORS®*

### CONGRATULATIONS TO:

**John A Coller**

*Colonial Realty*

NAR's Newest Certification! "BPOs: The Agent's Role in the Valuation Process" is specifically designed to help residential real estate agents and brokers enhance their skills in creating BPOs, reducing risk, and applying alternative valuation techniques. According to industry estimates, more than 10 million BPOs are performed annually throughout the country. BPOs provide critical information for decisions, and have been widely adopted as a valuation tool in the mortgage industry and – increasingly – for government programs intended to aid the economy and help homeowners avoid foreclosure. For brokers and agents, BPOs provide multiple professional and financial opportunities for growth and expansion. To obtain this certification, you must complete the core course "BPOs: The Agent's Role in the Valuation Process" and an online webinar.



## e-PRO

*Awarded by The National Association of REALTORS®*

### CONGRATULATIONS TO:

**Christine A Rager**

*Century 21 New Millennium*

**Hannah R Sanders**

*SMAR*

e-PRO® is the only certification program of its kind recognized nationwide and endorsed by the National Association of REALTORS®. The aim of the e-PRO® Certification course is not just to certify real estate professionals in Internet use. e-PRO® Certification is also a complete training program on communicating effectively with the online consumer and getting the most out of your online real estate business. Graduates learn how to leverage their most valuable asset - people skills - to create increased business online, by participation in online communities.



# Getting to Know RBI

Written By: *Stuart Bowling, SMAR Technology Director*



Keeping up with real estate market conditions is essential in the current business environment. REALTORS® have been faced with serious challenges in recent years as prices have tumbled and demand has dropped. While most SMAR members are all too familiar with the speed with which these changes have impacted the market, far too often their clients are not. Trying to convince an anxious seller that their house may not be able to bring a high enough price to avoid a short sale or a skeptical bargain hunting buyer that the market isn't weak in all areas can be a daunting task.

Market trend charts and the raw data used to compile them have been available from MRIS and on the SMAR website for years. The charts SMAR provided from the MRIS data were useful to show overall trends in things like units sold and average selling prices. But these reports were limited to a broad view of the markets on a county wide scale. Drilling down to a particular ZIP code or neighborhood wasn't possible at first. People want to know what neighborhoods are still thriving, what houses are holding their values the best and what regions offer the best opportunities in the current market. Wouldn't it be nice to really drill down into the data and analyze a particular market with interactive graphs so you're ready to answer whatever questions your clients may throw at you?

Enter RBI, Real Business Intelligence, an MRIS subsidiary whose purpose is to provide MRIS members access to reports, videos, charts and other products designed to create the most complete picture of market trends in the Mid- Atlantic region. Some products, like their monthly market statistics, are available at no charge through your MRIS membership. Other features, like interactive statistical graphs that can be shared online are available by

subscription. Subscriptions are available for several different levels, but each was designed to offer both static and interactive charts, maps and metrics that can be generated quickly and shared with clients easily.

RBImaps blends the power of statistical analysis with the ease of visualization using Bing Satellite maps. Market specifics based on a variety of measures, such as sales, pending sales or the ratio of sold price to list price can be seen on color coded map overlays showing year over year or month over month changes. Maps can be drilled down to specific ZIP codes and will soon be available at even smaller neighborhood levels. Use the Geo-Jump bar to zoom in and out to switch between macro and micro views.

RBIpro is a service level that includes interactive charts and graphs. The charts include the ability to flip the focus of the charts by using a facet bar. The facet bar may show features such as sold or active listings. Click the bar and add or remove that attribute from the chart so each may be viewed individually or together with a single click. Roll your mouse over a data point to see the value, or click the data list view tab to see the raw data. Download the chart as a pdf or png file, download the data as an excel spreadsheet, or click to embed it in your website or blog.

More products with even greater capabilities are available and even more features are in the works. Put the power of statistics to work for you. [Click here to view a demo of the interactive charts in RBIpro on YouTube.](#) Samples may be found here: [Sold Listings](#), [Median Sale Price](#), [Average Days on Market](#), and [Average Sold to Original List Price Ratio](#).

**SOUTHERN MARYLAND ASSOCIATION OF REALTORS®**  
8440 Old Leonardtown Road, Suite 211, Hughesville, MD 20637

301-870-2323 (local for Metro Area)  
301-274-4406 (local for Charles County)  
301-884-8533 (local for St. Mary's County)  
888-340-8727 (toll-free/Calvert County)  
301-870-2575 (fax)

**Graphic Design**  
Hannah Sanders

**Website**  
[www.southernmarylandrealtors.org](http://www.southernmarylandrealtors.org)



## 2010 - 2011 Officers

<b>President</b>	Paul Fenton
<b>President - Elect</b>	Kevin Turner
<b>Vice President</b>	Bud Humbert
<b>Secretary/Treasurer</b>	Terri Davis-Herbert
<b>Immediate Past President</b>	Tim Wood
<b>Chief Executive Officer</b>	Jann Clark

