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Mission Statement
The Suburban West REALTORS® Association advocates for the real estate industry and private property rights, and promotes the professional integrity of its members by providing resources that enable them to:
- Deliver superior service to the public
- Maximize their income
- Grow to meet the needs of the future

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1 Country View Road, Suite 201
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Vote Today So Your Voice Will Be Heard!

The Suburban West REALTORS® Association delivers on its mission by providing exemplary benefits and networking opportunities to REALTORS® and affiliated businesses in the southern and western suburbs of Philadelphia. In addition to enhancing and improving the standard core benefits of membership, the Association leverages its size to provide members leading edge products and services while continuing our commitment to ensuring all members adhere to the exemplary professional standards and ethics necessary for being a REALTOR®.

The leadership team and the remarkable Association staff are fully focused on this mission of helping you be the best! Suburban West REALTORS® goal of always wanting to improve has earned it a great reputation as its become a trusted association throughout the country.

This fall you have the opportunity to vote for our 2018-2019 Board of Directors. You will be presented 7 REALTORS® and 3 Affiliate to choose from for 4 REALTOR® and 1 Affiliate positions. These individuals will join me and 6 other returning members to help forward the mission.

In choosing the slate of candidates, a leadership development task force of active members carefully considered many factors. The well-qualified slate of volunteer candidates offers a wide variety of geographical location, company affiliation, real estate specialization, and experience in the business and much more. You can read the candidates’ profiles starting on page 12 and view their videos at www.suburbanwestrealtors.com. I’m sure you’ll be impressed by their accomplishments, involvement and concerns about the real estate industry.

Starting on September 19th you will have the opportunity to vote online or onsite at Suburban West events through October 9th. The election and onsite voting will culminate at the Joint Membership Meeting on October 10th at the Crowne Plaza in King of Prussia.

We are proud that Suburban West’s Board of Directors is one of the few local associations in the Commonwealth that are elected by the general membership. Your VOICE does matter so be sure to vote and encourage your colleagues to do the same.

Suburban West is always seeking members to be involved so we can continue to move the association forward and deliver the right tools and services to our members. If you are interested in being involved, please contact Steve Farace (sfarace@suburbanwestrealtors.com) at the Association.

*Save the DATE and be sure to join us at the Joint Membership Meeting on October 10th.*

STEVE D’ANTONIO
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West Chester, PA 19382
Bus: 610-692-4398
nancy.ellis.qwma@statefarm.com

Mike Moyer, Agent
302 W State Street
Kennett Square, PA 19348
Bus: 610-444-5454
michael.moyer.stzr@statefarm.com
Who Are REALTORS®?

Annually, the National Association of REALTORS® surveys its members across the U.S. to better understand the makeup of its membership. The resulting report sheds light on the various economic and demographic characteristics of the REALTOR® and their business practices, including: education, specialty, compensation, technology use and much more. I wanted to share some of the highlights of the 2017 report as it is always interesting for our members to see how they compare to the REALTOR® population as a whole.

Demographic Characteristics of REALTORS®
- The typical REALTOR® is a 53-year old white female who attended college and is a homeowner.
- 63% percent of all REALTORS® are female, which is up five percent from 2015.
- 74% percent of REALTORS® said that real estate was their only occupation, and that number jumps to 84% percent among members with 16 or more years of experience, compared to 60% of members with two years or less experience.

Business Characteristics of REALTORS®
- The typical REALTOR® has 10 years of experience. In the 2015 survey, REALTORS with less than one year of experience was 11% and this year it is 20% – indicating more new members are entering the field.
- REALTORS® continue to adapt to consumers’ online and communications preferences. 69% of members are now using social media, compared to 65% in 2015. Also, when working with current clients, email, telephone and texting are the preferred method of communications.
- 82% percent of REALTORS® are certain they will remain in the business for two more years – a slight drop from 84% in the 2015 report.

Business Activity of REALTORS®
- In 2016, the typical agent had twelve transactions—an increase of one transaction from 2015.
- For the fourth year in a row, the difficulty in finding the right property is the top reason holding back potential clients. Housing affordability is the second most cited reason, surpassing the difficulty in obtaining mortgage financing.
- The typical REALTOR® earned 13% of their business from past clients and customers, a share significantly below the 2014 rate as there was rise in the share of new members who recently entered the business.

Income and Expenses of REALTORS®
- In 2016, 35% percent of REALTORS were compensated under a fixed commission split (under 100%), 26% with a graduated commission split (increases with productivity), and 14% with a capped commission split (rises to 100% after a predetermined threshold).
- The median gross income of REALTORS® in 2016 was $42,500, an increase from $39,200 in 2015.
- The median business expenses decreased from $6,300 in 2015 to $6,000 in 2016. This has been a gradual decrease as expenses were $6,740 in 2014.

ANNE MARIE MATTEO, CAE, RCE
CHIEF EXECUTIVE OFFICER
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As we transition, in the seasons and constantly in our industry, the Pennsylvania Association of REALTORS® leadership and staff continues, as always, to work on behalf of all real estate professionals by staying on top of all that is happening that may affect our industry.

Our opportunities are great, and thanks to our long running efforts to build key relationships and promote the value of PA Realtors, we are a key part of the conversation in critical areas wherever private property rights and interests in real property are concerned.

There has been an intensity of preparedness and “vetting” on many fronts. PAR has been thoroughly exploring proposed legislation on tax and assessment reform and fully deliberating the impact of initiatives such as this on real estate professionals and our customers and clients to dealing with many public policy and political happenings.

PAR has also continued to craft and adapt our own strategies and methods to benefit from trends. This is just a few areas of our work in service to all members.

There has also been a constant need to follow-up on past successes, particularly regarding the municipal code legislation which was recently passed thanks to those key relationships with legislators in our Real Estate Caucus. In this and other areas, our work continues in the areas of enforcement and general awareness.

The challenge, more than ever, is to have the vision and to make the most of our preparedness and deliberation. As in our individual businesses, the decision points are often between staying the course in a situation and looking beyond that and breaking from usual practice so as to achieve genuine progress.

We welcome the input of all members - in order to stay informed and to be part of the conversation, please include regular visits to parjustlisted.org in your practice.

You can also help by responding to Calls to Action. Help us to take advantage of our strength in numbers and our cohesive messaging. Text “REALTOR” to 30644 to be part of this essential effort.

As a REALTOR®, you may manage tenants and discovered it is not easy. In fact, it is a lot of work for not much money. The time spent managing tenants’ takes away from your time helping other clients buy or sell a home and you getting a large commission. We have found that property management is a volume business, requiring a large volume of properties to make it profitable. It is hard to do on small scale. Maybe you have discovered the same thing and are getting tired of dealing with the 3 “Ts” – tenants, toilets and townships!

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‘When Do I Schedule Inspections?’
and Other Important Questions

By Jamie Ridge, Suburban REALTORS® Alliance President/CEO

In a four-county region where 238 municipalities each have their own way of governing real estate sales, you might think there would be an endless array of inquiries from our 11,000 members regarding these varied and often frustrating rules. And while it’s true that our staff has fielded a wide variety of questions about the intricacies of municipal point-of-sale regulations, there are some we hear on an almost daily basis. Recently, many questions have focused on Act 133 of 2016, the new law that made important amendments to Pennsylvania’s Municipal Code and Ordinance Compliance Act.

In this column, I’ll give our best advice on the most common of these questions.

If a municipal inspection is required, how early should I schedule it?
The earlier, the better. We recommend that you call the municipality to schedule an inspection no less than 30 days before the scheduled closing. Municipalities generally don’t want to step on your sale, but the municipal staff needs sufficient time to perform its work.

An early inspection also gives your client advance notice of any issues with the home that could complicate the sale. The extra time allows them to complete repairs or negotiate with the other party about how the work will be done.

When REALTORS® call our office regarding use and occupancy inspection or certificate issues just a day or two prior to settlement, it can be very difficult for us to help resolve them in a way that allows a transaction to move forward on time.

How does Act 133 define “unfit for human habituation?”
Under Act 133, homes that are deemed “unfit for human habituation” by an inspector are only eligible for a “temporary access permit.” While the meaning of “unfit” will always be somewhat subjective, Act 133 helps to narrow the definition, stating that it applies to a condition likely to be dangerous to the health and safety of occupants or neighbors, including things like fire risks, lack of sanitary facilities, vermin or overall disrepair that would cost half or more of the sales price of the property to repair. This term is generally limited to the worst types of violations.

True or False: Under Act 133, municipalities can’t require escrow before issuing a resale certificate.
True. The law forbids a municipality from requiring escrowed funds, bonds or other sorts of financial arrangements as a condition of issuing the certificate. A municipality may, however, require escrow for permitted work necessary to graduate from a temporary resale certificate to a full one.

True or false: Under Act 133, municipalities can no longer require municipal inspections before a real estate transaction.
False! If a municipality has a point-of-sale inspection ordinance, a seller is required to order an inspection and follow the procedures laid out by the process described in the ordinance. The main change implemented by Act 133 is that once a code inspection has been completed, the municipality must issue a resale certificate.

How do Act 133 rules apply to code/ordinance violations that were cited through some other process?
The law is directed only at violations that are found when a municipality decides to inspect a property at resale; it does not apply to violations discovered through prior inspections, or open municipal construction permits.

For violations already on the books that have advanced to some sort of judicial enforcement, the generally applicable municipal rules would still apply and a new owner wouldn’t be guaranteed a certificate. In addition, if the property has previously been cited under the Neighborhood Blight Reclamation and Revitalization Act, those rules would apply instead.

How do I know if a municipality requires a point-of-sale inspection?
REALTORS® can visit our website at www.suburbanrealtorsalliance.com to access the municipal database, which has information on each of the 238 municipalities in the four counties we monitor. The database includes information on point-of-sale inspections, sign requirements and millage rates.

September 2017 REALTOR® News
**Arbitration Hearing Panel Considerations**

By Paula Tansey, RCE, ePro (Association Staff)

Procuring Cause is often defined as an unbroken chain of events. The unfortunate side effect of this definition is the tendency to assume that if the chain of events initiated by a broker is broken, the claim to be procuring cause is irretrievably lost. This is not so.

In attempting to determine who among disputing brokers is the procuring cause of a sale, hearing panels must consider the entire course of events. Since each transaction is unique, it is impossible to develop a comprehensive list of all issues or questions that panel members may want to consider in a particular hearing. Therefore, it is up to each broker to present to the panel the facts that the broker believes contribute to the claim of procuring cause. It is the panel’s job to evaluate the facts and evidence provided by the brokers to decide which broker is more likely than not the procuring cause. Rarely are both sides between them able to provide all the facts. There is typically a third ‘side’ to the story – the Buyer’s side.

The National Association of REALTORS® provides the following guideline for hearing panels to determine procuring cause:

**No predetermined rule of entitlement**

Every arbitration hearing is considered in light of all of the relevant facts and circumstances as presented by the parties and their witnesses. “Rules of thumb,” prior decisions by other panels in other matters, and other pre-determinants are to be disregarded.

**Relevance and admissibility of evidence**

Frequently, Hearing Panels are asked to rule on questions of admissibility and relevancy. While state law, if applicable, controls, the general rule is that anything the Hearing Panel believes may assist it in reaching a fair, equitable, and knowledgeable decision is admissible.

Arbitration Hearing Panels are called on to resolve contractual questions, not to determine whether the law or the Code of Ethics has been violated. An otherwise substantiated award cannot be withheld solely on the basis that the Hearing Panel looks with disfavor on the potential recipient’s manner of doing business or even that the panel believes that unethical conduct may have occurred.

**Communication and contact—abandonment and estrangement**

Many arbitrable disputes will turn on the relationship (or lack thereof) between a broker (often a cooperating broker) and a prospective purchaser. Panels will consider whether, under the circumstances and in accord with local custom and practice, the broker made reasonable efforts to develop and maintain an ongoing relationship with the purchaser. Panels will want to determine, in cases where two cooperating brokers have competing claims against a listing broker, whether the first cooperating broker actively maintained ongoing contact with the purchaser or, alternatively, whether the broker’s inactivity, or perceived inactivity, may have caused the purchaser to reasonably conclude that the broker had lost interest or disengaged from the transaction (abandonment).

In other instances, a purchaser, despite reasonable efforts by the broker to maintain ongoing contact, may seek assistance from another broker. The panel will want to consider why the purchaser was estranged from the first broker.

In still other instances, there may be no question that there was an ongoing relationship between the broker and purchaser; the issue then becomes whether the broker’s conduct or, alternatively, the broker’s failure to act when necessary, caused the purchaser to terminate the relationship (estrangement). This can be caused, among other things, by words or actions or lack of words or actions when called for. Panels will want to consider whether such conduct, or lack thereof, caused a break in the series of events leading to the transaction and whether the successful transaction was actually brought about through the initiation of a separate, subsequent series of events by the second cooperating broker.
Advancing Fair Housing While Protecting Free Speech

This year, the Housing Equality Center of Pennsylvania celebrated its 62nd year of working to ensure nondiscriminatory access to housing in the Philadelphia region. When our founders began this work in 1956, the entry of minority families into all white neighborhoods often provoked a violent response from residents. Newspaper clippings from the HECP’s early years describe Black families driven out of their new homes by angry mobs of neighbors. Although much has changed since the 1950s, recent national events have reminded us that hostility continues to exist in our country towards members of protected classes. Residents of some neighborhoods, housing developments, and condominium complexes remain unwelcoming to members of protected classes, whether they be racial minorities, immigrants, families with children, or persons with disabilities. When sellers, REALTORS®, and other housing providers seek to comply with the Fair Housing Act by offering housing on a nondiscriminatory basis to members of protected classes, they may encounter community or neighborhood hostility, sometimes in the form of outspoken opposition, and very rarely in the form of threats or violence. Therefore it is important for Realtors® to understand that although the right of free speech is protected by the First Amendment, the First Amendment does not protect discriminatory conduct.

The First Amendment to the United States Constitution and state constitution provisions protect the free speech of neighborhood residents. That means that an administrative complaint or a lawsuit based on speech alone is unlikely to be successful. Therefore, individuals may not be prevented from distributing petitions or fliers, speaking out publicly or testifying at hearings, being interviewed by the newspapers, or even expressing objectionable or bigoted opinions in response to a member of a protected class moving into a neighborhood. However, there are some exceptions to this general rule of protecting speech. Although most expressions of free speech by individuals cannot be challenged through fair housing enforcement, there is no right to free speech when that speech amounts to slander, libel, intimidation, coercion, or when criminal actions are involved. In addition, an important and potentially difficult area at the intersection of speech and conduct concerns discriminatory statements or advertising. Because they are considered a form of “commercial speech”, advertising and statements made by a seller, REALTOR®, or other housing provider concerning housing are subject to a greater degree of regulation than ordinary speech. Therefore, under the Fair Housing Act it is illegal to “make, print, or publish…any notice, statement, or advertisement…that indicates any preference, limitation, or discrimination” based on any of the protected classes.

Although the First Amendment protects the rights of neighborhood residents to express bigoted opinions about members of protected classes, the First Amendment does not protect a seller, Realtor®, or other housing provider from liability under the Fair Housing Act for discriminatory actions taken in response to community or neighborhood bias. Examples of such prohibited conduct include, refusing to sell a house for use as a group home, taking a property off the market to avoid selling it to a member of a protected class, imposing burdensome requirements on the sale of a house to a member of a protected class, or seeking additional offers on a property that could result in the discriminatory rejection of an existing offer.

When REALTORS®, sellers, or other housing providers encounter community opposition to the sale or rental of a home to members of a protected class, they must remember that neither the Fair Housing Act nor the First Amendment exists in a vacuum. Instead these laws coexist to ensure that individuals’ rights to both free speech and equal access to housing are protected.

Information in this article was taken from the Housing Alliance of Pennsylvania’s publication, “Addressing Community Opposition to Affordable Housing Development: A Fair Housing Toolkit.” If you have questions about fair housing or would like to propose a fair housing topic for a future article, please contact the Housing Equality Center of Pennsylvania at (267) 419-8918 or info@equalhousing.org.
CANDIDATE PROFILES FOR
2018 BOARD
OF DIRECTORS
ELECTION
Each year, REALTOR® members of the Suburban West REALTORS® Association are provided the opportunity to cast votes for candidates seeking placement on the Board of Directors. For the 2018 election, email notification will be sent to every REALTOR® member on September 19 with the election culminating at the Joint Membership Meeting scheduled for October 10th at The Crowne Plaza in Malvern. Members will be asked to choose four (4) REALTOR® members and one (1) Affiliate member to serve alongside the incumbent Directors. Members elected will serve a 2-year term to the Board.

IMPORTANT NOTICE: Per a change approved by the membership in 2014, all members will ONLY receive their ballot via email. If you would like to receive a hard copy of the ballot mailed to you, that request must be filed with the Chief Executive Officer at least four (4) weeks before the election (September 12th, 2017) and the ballot will be mailed to you.

Members can cast their ballot online through 4 p.m. on October 9th. Additionally, members attending SWRA events can vote at those events, up to and including the Joint Membership Meeting. In accordance with the Bylaws, additional candidates may be placed in nomination by petition by at least five percent (5%) of the REALTOR® members eligible to vote. The petition must be filed with the Chief Executive Officer at least four (4) weeks before the election (September 12th, 2017).

The REALTOR® candidates for election to the 2018 Board of Directors are as follows:

**Christina Cardone, ABR, SFR, SRES, ePro**
Keller Williams Real Estate, Media
14 years active in Real Estate

**What was your career prior to real estate, if applicable?**
Real estate is my first and only career after college. Before working in real estate, I was a student, a very good student. I brought the habits of learning and sharing information with me into real estate and they serve me well.

**What type of leadership roles have you held outside of real estate?**
I am the oldest of 10 children. So I have always known that I am a leader. I have always led by example, and have always been part of a team. I have always understood leadership as service. And I have learned that the best way to lead is by example. Most of my official leadership roles are in real estate, within my office, at the local and state association, and also in the Young Professionals Network and the Women’s Council of Realtors. I have found that the principles of service and teamwork are vital to our industry.

**As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?**
I will continue to bring my strong commitment to teamwork and spirit of service to the Board. I also have accumulated valuable experience working on several committees at PAR and NAR for the past few years. More specifically, I bring a younger perspective to the discussions that will help the Board to connect with our younger members and hopefully increase their involvement. I also bring some insights into the integration of new technology in our business, how it can help us, and what we need to do to stay relevant to tech savvy consumers.

**What issues do you feel the Association should be addressing?**
As a service to our members, I feel the Association should help Realtors adapt to major changes in our industry. We need to adjust our value proposition as agents and advocates for private property. And we should always offer more training in new technologies, especially on the subjects of best practices and risk reduction when using new technology. And we should continue to address the age gap that is growing in our industry by increasing the involvement of younger members. All of these issues will be important to keep REALTORS® relevant in the changing market place.

**Why are you interested in serving as a member of the Board of Directors?**
I want to continue to serve as a member of the Board of Directors because I believe sincerely in the mission of the Association. And I believe my insights and experience can help to further this mission. I want to be an example for other younger members who may choose to get more involved. I would be honored to represent my colleagues again and to serve with other REALTORS® who share these values.

**Shannon Diiorio, Associate Broker, ABR, GREEN**
Coldwell Banker Preferred, Media
14 years active in Real Estate

**What was your career prior to real estate, if applicable?**
Prior to real estate I worked in Restaurant Management. Learning to lead and motivate my staff and to balance all aspects of running a business are among the skills I’ve carried over to real estate.

**What type of leadership roles have you held outside of real estate?**
Aside from my previous career, leadership opportunities have mostly revolved around real estate.
- Graduate of the 2014 Suburban West Leadership Development Program
- Currently serving on the Suburban West Board of Directors
- Helped recruit and encourage other Leadership Development Program participants
- Currently an instructor for Suburban West REALTORS® Association
FEATURE

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?
The ability to seek out and understand all points of view. I am not afraid to ask the difficult questions or to seek out the an-
swers that represent the best interests of everyone.

What issues do you feel the Association should be addressing?
Overall professionalism and communication has a direct impact on how the public views our industry. We are held to very
high standards between our Code of Ethics and the many laws & regulations we are required to follow. I believe that being
seen as the valuable professionals that we are is key to staying at the center of the transaction. I believe the Association’s
main focus should be to increase our relevance in the transaction by:
• Educating our membership about the importance of effective communication and public perception
• Provide up to date tools & resources to leverage technology and increase productivity
• Reinforcement and education to ensure our awareness of the various laws and regulations as well as our focus on
self-regulation when it comes to enforcement.

Why are you interested in serving as a member of the Board of Directors?
I want to do my part to help ensure that REALTORS® not only have access to the latest tools, technology and information
but also the skills and professionalism necessary to “wow” the public. I want to see all REALTORS® continue to compete,
cooperate and succeed in our ever-changing industry.

Jill Goldman
Weichert REALTORS®, Wayne
9 years active in Real Estate

What was your career prior to real estate, if applicable?
Prior to real estate, I was a licensed Pennsylvania Attorney practicing insurance defense litigation from 1987 to 2007.

What type of leadership roles have you held outside of real estate?
I am the current President of the Hamorton Woods Homeowners’ Association. I have also served in many additional
roles, including:
• Former Events Chair and Member of the Governance Committee, Darlington Arts Center, Glen Mills, PA (2008-2016),
• Manager Advisory Council, Weichert REALTORS® (2016),
• Agent Leadership Council, Keller Williams Brandywine Valley (2009-2011),

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?
My experience as a team leader on a top producing team, and my recent experience as a managing broker, will allow me
to speak from real life experience about the challenges facing our industry – professional ethics, retention, and support
for managers and brokers in providing the kind of training and supervision necessary to achieve results in these areas.
I am particularly interested in exploring the role of the broker in promoting business development and professional ethics as
equal priorities.

What issues do you feel the Association should be addressing?
I hope the Board will continue to create opportunities for dialogue, and incentives for industry professionals, to share ideas
about how to make the real estate profession a place for greater longevity. The statistic that more than 50% of newly licensed
agents leave the industry after two years is a blight on recruiting and a barrier to retention. I would like to see the Board spear-
head mastermind sessions between various professionals in the industry to determine how to retain and develop agents
over the long haul as such an endeavor would provide greater financial stability overall, and would make real estate a more
attractive destination career. We need to attract millennials into the profession and be able to retain them so that we can build
a future generation of leaders and top producers. I believe one of the greatest hurdles to retention is the lack of new agent
training centered on prospecting and lead generation in ethical and appropriate ways. I believe the Board has a significant
role in offering training to managers and their agents to promote greater success in these areas and I look forward to having
a role in that regard.

Why are you interested in serving as a member of the Board of Directors?
I hope to contribute a fresh perspective to a venerable organization while simultaneously promoting the great programs and
initiatives already under way at the Board. Recent Board members have set a high bar and I look forward to the opportunity to
learn from those who have already served to increase my ability to make a difference in our profession.

Connielynne Hodgkins
Weichert REALTORS®, Paoli
10 years active in Real Estate

What was your career prior to real estate, if applicable?
Before my career in real estate, I held management positions in an architectural firm as well and a new home builder, and did
national sales to many of this country’s retail merchants. These jobs helped me understand how to communicate with differ-
ent personality types and how to listen to the needs of others and to find solutions.

What type of leadership roles have you held outside of real estate?
I have been lead mentor in the Weichert REALTORS®, Paoli office since 2010. I find motivating new agents in real estate
inspiring and I am enthusiastic about their successes. I have been involved in our local company fundraisers. One that is near
and dear to me is our fundraiser for the American Cancer Society (to date Weichert company offices have raised well over

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FEATURE

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?
Every problem is a challenge to solve, so I work tirelessly to find a solution(s). I know the importance of listening to people’s needs and then communicating answers. I believe that professionalism, cooperation and education is essential to the success of our membership. I started my real estate career in a down market so I know firsthand that diligence and commitment is key to any success.

What issues do you feel the Association should be addressing?
Professionalism of our members with their clients and colleagues, the continuance of education to encourage and enhance the success of all agents. Communication to members regarding local and national issues that affect our profession.

Why are you interested in serving as a member of the Board of Directors?
Helping people is what I do, whether a client or a colleague. I would be honored to be able to “give back” as a member of the Board of Directors.

Barbara Margolis, GRI
Berkshire Hathaway HomeServices Fox & Roach, Wayne and Narberth
38 years active in Real Estate

What was your career prior to real estate, if applicable?
Prior to my real estate career, I was employed in the scientific research field.

What type of leadership roles have you held outside of real estate?
I have served as a Director on the Methacton School Board for 16 years. During this period, I served as President of the Board for 12 years.

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?
I have strong listening and problems solving skills. I am in a problem solving position throughout each day, therefore I am aware of what agents need in their daily activities. I keep on top of changes in our industry by following upcoming trends facing REALTORS®. I am presently and have been for years on the PAR Standard Forms Committee. Agents from many companies feel comfortable asking me about the Agreement of Sale when questions arise.

What issues do you feel the Association should be addressing?
The organization should continually try to inform its members about the opportunities that come with being a Suburban West member. We should also continue to increase our outreach to members with training in various locations. Lastly, we need to impress upon Brokers the value of our Broker meetings so that they can take information back to their agents.

Why are you interested in serving as a member of the Board of Directors?
I am very proud of the outstanding reputation Suburban West has throughout the state. I want to build on the great work we are doing and help to continue to bring more programs to our members with no increase in dues for 21 years. Real Estate has been so much a part of my life, I feel it is my responsibility to give back to an industry that has been so good to me.

Brad Moore
Keller Williams, West Chester
8 years active in Real Estate

What was your career prior to real estate, if applicable?
Prior to real estate I worked at my parents’ hardware store that they owned for 24 years.

What type of leadership roles have you held outside of real estate?
Working with my parents and helping them grow their business was one of the best things that ever happened to me and it helped get me to where I am today. While working there I took on several different leadership roles from managing our sales department, employee management & leadership, and assisting my parents in growing the sales to over $4 million annually. I am currently an active board member with the Greater West Chester Chamber of Commerce and I participate on the business advocacy and ambassador committees.

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?
The strengths/insights that I will bring to the Board discussions will be: to be an active member on the Board, to be a good listener, to advocate for members, ability to provide insight on the current challenges we as REALTORS® are facing in the field, and to discuss current trends and technology.

What issues do you feel the Association should be addressing?
I feel that the Association needs to stay on the forefront of protecting and promoting the careers of REALTORS®. The landscape in the real estate industry continues to evolve at a fast pace and it is important that the members have the tools and training to continue to grow their businesses at a high level.

Why are you interested in serving as a member of the Board of Directors?
As a young professional and a full-time REALTOR® for eight years, I think it is important to make sure the Association continues to operate at a high level, while promoting, protecting, and educating the members to make sure they are aware of the latest technology and trends in our industry.
**FEATURE**

**Vince Range**  
RE/MAX Town and Country  
14 years active in Real Estate

**What was your career prior to real estate, if applicable?**  
Upon earning a Bachelor of Science in Health Education/Athletic Training, I became a Certified Athletic Trainer and Certified Strength & Conditioning Specialist. I’ve also spent time in Sports Therapy.

**What type of leadership roles have you held outside of real estate?**  
During my career as a trainer, I’ve served as the Lead Athletic Trainer for Athleticare of Lower Bucks Hospital, President of the Hudson Valley Athletic Trainers Association and Director of Fitness at the Newtown Athletic Club. More recently, I’ve served as a Board of Director for the West Chester Playschool and Cubmaster for Pack 110, Hillsdale Elementary School.

**As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?**  
I have been told numerous times that I am a good listener. I use what I’ve been told to build a positive atmosphere and hope to strengthen and improve outcomes. I hope to add to the diversity of the Board’s discussions and create a better environment for all those involved.

**What issues do you feel the Association should be addressing?**  
The Association should continue its efforts to increase involvement (RPAC, Education, Local Charities, etc.). Additionally, we need to work towards developing more public awareness of our profession. Lastly, I feel the organization should strengthen the commercial and residential communication and interactions.

**Why are you interested in serving as a member of the Board of Directors?**  
I have always enjoyed being involved and learning new ideas. I feel I can contribute with past experiences to help move our Association forward. I look forward to the opportunity.

**AFFILIATE MEMBERS**

**Chris Earley**  
Liberty Inspection Group  
11 years active Real Estate-affiliated field

**Please describe your responsibilities within your company.**  
I handle day-to-day management of our team of inspectors, schedulers and marketing staff. I work in a business development capacity and strive to be an active contributor to the real estate community.

**What type of leadership roles have you held outside of real estate?**  
I recently served on the Board of Directors for Habitat for Humanity Delaware County. For my company, I run monthly staff meetings. Previously, I have served:  
- President/Treasurer/Education Coordinator of Springfield BNI Chapter  
- Race Director for the Tyler Arboretum 10K  
- Eagle Scout  
- 2014 SWRA Leadership Development program graduate  
- Delaware County Chamber of Commerce Leadership Development Academy

**As a voice for your Affiliate colleagues, what strengths/insights will you bring to the Board discussions?**  
I’m a highly energetic optimist who brings ideas to the table and works as a team to accomplish goals and get things done. I believe as affiliates, we should work collaboratively with our real estate partners to present a unified professional image, grow our collective businesses and positively impact our housing community.

**What issues do you feel the Association should be addressing?**  
How to continue promoting our industry as a whole, maintaining a professional approach in our market, and further improving systems that are in place both for real estate agents and the affiliates to make all of our lives easier working together.

**Why are you interested in serving as a member of the Board of Directors?**  
There are a lot of similarities between the association’s mission and our company’s core values. At the heart is the concept of growth and success, mixed with community prosperity. As a member of the Board, my focus would be on continuous value creation for all the Association’s members.
FEATURE

Margo McDonnell, CES
1031 Corp
23 years active Real Estate-affiliated field

Please describe your responsibilities within your company.
As president, I oversee all areas of operations, human resources and business development. Throughout the year, I present numerous 1031 exchange seminars and continuing education courses to educate investors and business owners and their professional advisors on the many benefits of Section 1031. I also work with our exchange team to ensure everyone is knowledgeable on all aspects of the exchange process and can provide a seamless transaction for our clients.

What type of leadership roles have you held outside of real estate?
I have served on the Board of Directors of the Federation of Exchange Accommodators (FEA), the national trade association for the 1031 industry, from 1997 thru 2008 and again from 2011-present. I am Immediate Past President and currently serve on several committees. I spearheaded the 1031 Industry’s efforts to launch a certification and continuing education program and have been involved in efforts to preserve Section 1031 as Congress works on tax reform. On a personal note, I have served as a Girl Scout leader for 9 years and am a frequent volunteer at my daughters’ schools and church.

As a voice for your Affiliate colleagues, what strengths/insights will you bring to the Board discussions?
Affiliates are an important part of Suburban West and I think my experience on other Boards helps me identify ways Suburban West can enhance the benefits of membership while also encouraging our Affiliate members to get involved in committees and attend events to maximize their membership and build win-win relationships with our members. I have enjoyed being part of the Commercial Chapter Advisory Board and want to see Suburban West seek affiliate members that primarily market their services for commercial real estate transactions.

What issues do you feel the Association should be addressing?
I still think our focus has to be helping our members provide value-added service to the real estate transaction when many buyers and sellers are using the web to do their own research and want to commoditize the transaction. Tax reform is something all of our members should be educated on because there are many issues being discussed that could negatively impact the benefits of home ownership (such as non-deductibility of state and local states and mortgage interest) and decrease investment in real estate (repeal of 1031, 100% expensing) which could significantly decrease transactions. These issues can also be addressed by encouraging greater participation in RPAC.

Why are you interested in serving as a member of the Board of Directors?
I have been involved in the 1031 exchange industry for over two decades and know how closely it is intertwined with the real estate industry. I have respected the professionalism of Suburban West for many years and having served on the Board for the last two, I see first-hand the commitment leadership and staff has to its members. Many Suburban West members have referred business to my company over the years and this is a way to give back to the real estate community and help however I can.

Kellyanne Murphy Rogalski
Wells Fargo Private Mortgage Banking
29 years active Real Estate-affiliated field

Please describe your responsibilities within your company.
I am a dedicated point of contact, managing the loan transaction from application through closing. I review the financials of homebuyers and homeowners who have complex income and asset situations in order to determine the best credit options to meet their needs. I also work closely with Wealth Management to structure and underwrite portfolio loans.

What type of leadership roles have you held outside of real estate?
I participated on committees within the T/E School District. I helped organize Parent Socials and other fundraising efforts. I am currently co-chairing Senior Night for the Conestoga Field Hockey team and also participating in Community Service efforts with the team.

As a voice for your Affiliate colleagues, what strengths/insights will you bring to the Board discussions?
I personally live in the community that we serve. I am knowledgeable in the compliance changes that are constantly incurring in my industry which directly impact clients.

What issues do you feel the Association should be addressing?
Technology has become a major tool in our industry. It is constantly evolving, changing and having a greater impact on the buying and selling process. We need to leverage the technology that works, while keeping information safe and compliant.

Why are you interested in serving as a member of the Board of Directors?
I look forward to expanding my knowledge of the real estate industry beyond what I do on a daily basis. I enjoy what I do and I look forward to sharing my knowledge and skills with others. We all have our parts to play on the homeownership journey and I look forward to spending time with others who also have this same goal.
Association Scrapbook

Highlighting Suburban West members in action at Association events, classes and community events.


REALTOR® Lou Battaglione discusses new accounting methods for leases at the June Commercial/Investment Marketing Exchange. This monthly meeting is open to anyone and always features a timely commercial real estate-related topic.

Starbucks Morning: Personal Protection and Safety Training – July 12 (SWRA, Malvern)

Bob McCann, a REALTOR® and martial arts expert demonstrates to attendees some ways they can defend themselves and seize the initiative when in the field. Bob has presented to REALTORS on this critical topic throughout Pennsylvania and New Jersey.

New Member Orientation – July 14 (SWRA, Malvern)

REALTOR® and SWRA Board Member Dave Ashe welcomes new Suburban West REALTOR® members to the organization. Dave is one of many veteran members who volunteers to talk about their beginnings in the business, the value they’ve received from Suburban West tools and services and to answer questions of attendees.
Lansdowne Landing Volunteer Day – August 11 (Lansdowne Landing, Lansdowne)

(L to R) Isabella Carpenter, REALTOR® volunteer Mike Carpenter, and SRA staff member Erin Smest, sand tables at Lansdowne Landing. The three individuals were part of a group of volunteers that spent the day making improvements to Lansdowne Landing, a new community gathering place in the borough’s downtown.

(L to R) Ramsey Bryan, REALTOR® volunteer Tom Lowy and Wamie Miller pour concrete in a barrel to stabilize a lighting support pole at Lansdowne Landing. Joining Tom as REALTORS® volunteers were Lansdowne residents Susan O’Hagan and Mike Carpenter. Their collective on-the-ground efforts complement a $4,000 placemaking grant from the National Association of REALTORS® that the Suburban West Association of REALTORS® helped secure for the Lansdowne Landing project.

Suburban West Open House – September 7 (SWRA, Malvern)

The Suburban West Board of Directors preside over the ribbon cutting to ceremonially “open” the new Suburban West office. Pictured are (L to R) – Kit Anstey, Maureen Sexton, Shannon Dixon, Secretary-treasurer Barbara Mapes, Chairman Steve D’Antonio, Chairman-elect Ken Enochs, Leann Murphy, Margo McDonnell, Neil DeRiemer and Dave Ashe.

(L to R) REALTOR® members Guy Matteo, Brian Slater, Joe McGettigan and Ken Enochs pose for a picture at the Open House. Joe, recently reappointed as a PA Real Estate Commissioner, was one of many special guests that attended that also included leadership from neighboring associations, Bright MLS, and PAR. Overall, the Open House event drew over 100 attendees.

(L to R) Jay Tornetta (Tornetta Realty Corp.), Frank Tornetta (Tornetta Realty Corp), Stephen Cottone (BC Company, LLC), Cat Bianco (Workspace Property Trust) and Michelle Shantz (Workspace Property Trust) pose at the Open House Event. They were among the Project Team who was responsible for making the new headquarters a reality – from identifying the new office space to customizing it to best serve the membership.

(L to R) REALTOR® Carolyn Sabatelli poses with Leann Murphy in front of a 2017 Toyota Highlander. A 2-year lease on the vehicle is the prize for our current 2017 RPAC Sweepstakes. For more information, go to http://swra.co/wp-content/uploads/2017/06/RPAC-Sweepstakes-Car.pdf.

(L to R) REALTOR® Carolyn Sabatelli poses with Leann Murphy in front of a 2017 Toyota Highlander. A 2-year lease on the vehicle is the prize for our current 2017 RPAC Sweepstakes. For more information, go to http://swra.co/wp-content/uploads/2017/06/RPAC-Sweepstakes-Car.pdf.
Association

The Association Has Moved to a New Location! – It is with great excitement that we announce that the Suburban West REALTORS® Association and the Association of REALTORS® School has moved to a new location! Please update your records and GPS settings with our new contact information: Suburban West REALTORS® Association - 1 Country View Road, Suite 201, Malvern PA 19355; Association of REALTORS® School - 1 Country View Road, Suite 101, Malvern PA 19355. Note that all of our other contact information will remain the same. As a valued member we thank you for taking the time to update your records. Please feel free to contact us at 610-560-4800 with any questions!

Industry

CFPB Amends Rules to Allow Agents to Receive Closing Disclosure – The Consumer Financial Protection Bureau (CFPB) has issued a ruling amending the “Know Before You Owe” rule (aka TRID). The change clarifies the ability for third parties (real estate agents and sellers) to receive a copy of the closing disclosure. Prior to the CFPB’s overhaul of settlement procedures in 2015, sharing the HUD-1 was common place. Privacy rules instituted by TRID led some to believe that the new rules precluded sharing of the settlement documents. The National Association of REALTORS® has worked diligently over the past two years to bring back the ability for lenders to share the closing disclosure with third parties. The final rules issued July 7th, 2017 makes it official that the CFPB agrees. The rules will be effective 60 days from publication in the Federal Register.

Delaware Association of REALTORS®: Transfer Tax Will Hurt State’s Economy – A 1% real estate transfer tax increase in the state of Delaware went into effect on August 1st, meaning buyers and sellers of homes in the state must reach deeper into their pockets at closing. New revenue generated by the increase to 4% will go to the state’s general fund. The change is estimated to add $45 million to state coffers this year and $71 million the following year. REALTORS® believe this will be to the detriment of the real estate industry, and by extension, state residents.

Memorial Notices

Robert J. Downs Sr. passed away on June 28th, 2017. Bob was a REALTOR® Emeritus with The Rese Realty Corporation in Wayne and was a member of the Association for 59 years. He was the father of REALTOR® Bob Downs Jr. with RE/MAX Action Associates in Exton. Memorial contributions in Bob's name may be made to St Monica Parish, 35 Main Ave., Berwyn, PA 19312.

Ronald Tognucci passed away on July 10th, 2017. Ron was a REALTOR® with Long and Foster in Havertown and was a member of the Association for 29 years. He was the partner of REALTOR® Donna Steinkomph also with Long and Foster in Havertown.

Charles R. Driscoll passed away on July 16th, 2017. Charles was a REALTOR® with Premier Property Sales and Rentals in Springfield and was a member of the Association for 19 years. In lieu of flowers, the family requests that memorial donations be made in Charles’ honor to Catholic Charities, 100 N 20th St, Philadelphia, PA 19103.

Linda B. Volkening passed away on July 17th, 2017. Linda was a REALTOR® with BHHS Fox & Roach REALTORS® in Rosemont and was a member of the Association for 20 years. In lieu of flowers, please make memorial donations to: MANNA 420 North 20th Street Philadelphia, PA 19130 or Wallingford Presbyterian Church 110 E. Brookhaven Rd. Wallingford, PA 19086.

Jamie Moss passed away in early August. Jamie was a REALTOR® with BHHS Fox & Roach REALTORS® in Bryn Mawr and was a member of the Association for 10 years.

Frances Woodcock Saulnier passed away on August 12th, 2017. Frances was a REALTOR® with Coldwell Banker Preferred in Wayne and was a member of the Association for 30 years. Memorial contributions in Frances’ name may be made to Best Friends Animal Society and/or The Southern Poverty Law Center.

Charles E. Dorkey, Jr. passed away on August 25th, 2017. Charlie was a REALTOR® Emeritus with Charles E. Dorkey, Jr. in Ardmore and was a member of the Association for 49 years. Charlie previously served as the President of the Main Line Board of REALTORS®, a Director of the Tri-County MLS and a Lower Merion Township Commissioner. A memorial service and celebration of his life will be held in late September.
Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed.

Seventy percent of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal, thirty percent is sent to the National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal, it may elect to retain your entire contribution for use in supporting state and local candidates.

SHOW YOUR SUPPORT OF RPAC FOR A CHANCE TO WIN A 2-YEAR LEASE ON A TOYOTA HIGHLANDER!

- A strong RPAC is critical for the future of real estate.
- Your investment will help elect candidates that support:
  - Maintaining the Mortgage Interest Deduction
  - Fighting Local Point-of-sale Ordinances
  - Promoting Common Sense Property Tax Reform
- Have you invested in 2017? Even if you have given, any additional investment in RPAC will go a long way toward protecting your industry and career.
- To automatically enter, simply make a $99 investment into RPAC and you will then have a chance to win a 2-year lease on a Toyota Highlander! The drawing will be held on December 8th!

For complete details and to enter, go to swra.co/wp-content/uploads/2017/06/RPAC-Sweepstakes-Car.pdf

Did you know the area’s Top Stucco Inspection Company, The Green Valley Group, also provides high quality home inspection services and has for over 10 years?

Thorough. Accurate. Experienced.

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Did you know that PA is known for having some of the highest residential radon levels in the country and the Department of Environmental Protection estimates that 40% of all homes in PA harbor elevated radon levels?

Radon is frequently an unavoidable settlement issue for real estate professionals. While the majority of radon problems in homes can be easily remediated, there are times when mitigation can become unexpectedly challenging and time consuming. It is important that REALTORS® encourage homeowners to address radon issues early in the sales process to ensure that a closing schedule stays on track.

In most circumstances an experienced mitigation company can provide you with an accurate estimate by collecting important information about the property, and the radon level over the phone. In most cases, installation can be scheduled within a few days. Radon systems can be installed in just a matter of a few hours but time must be allowed for followup testing. The system should run several days to eliminate soil gas below the foundation before a followup test is initiated. Testing and analysis require a week to ten days. It is prudent to allow at least two to three weeks to comfortably address mitigation with time for scheduling and testing being the dominant consideration.

REALTORS® should be aware that all mitigations are not immediately successful.

Sometimes, it takes additional time for the radon to reduce to acceptable levels and more testing is required. There are homes where additional mitigation steps may be necessary to reduce radon below the accepted safe level of 4.0 pCi/L. On very rare occasions, this can add several weeks to the process. While most homes do not require additional measures, it is important to know that complications cannot always be predicted. A reputable mitigation company will continue to work at the home until the remediation is successful at little or no additional cost.

There are some warning signs that difficulties in mitigation may arise.

REALTORS® should be familiar with these issues and discuss them with the homeowner and the mitigation professionals. Some characteristics that could cause problems are: old homes with compact subsoil, exposed soil surfaces in the basement, finished basements, additions involving multiple slabs or foundations and row homes with additions on the back.

It’s also very important to understand that there some homes cannot be mitigated at all without major construction or modifications. Features that must be addressed prior to mitigation include: basement flooring that is not a solid surface such as pavers, wood planking or concrete that is severely damaged, french drains, channel drains or waffle board behind finished walls, inaccessible crawl spaces or crawl spaces full of debris and basement “oddities” such as wells, root cellars, boulders, or soil walls.

Over 90% of all radon mitigations are successful on the first pass.

Being aware of potential complications and communicating concerns to your mitigation company is your best first step to minimizing delays that can affect your closing date. To help avoid a settlement delay, SWAT Environmental recommends (1) testing early so the home inspector’s results are not a surprise (2) looking for problem basement conditions (3) scheduling your mitigation quickly, especially in May, June and October.

If a delay looks unavoidable: confirm the mitigation warranty will transfer to the buyer with the property, request a “testing in progress” letter from the mitigator reaffirming a commitment post closing and confirm that payment responsibility is clear between the buyer and seller.
Expect More from Your Health Insurance with the My Benefit Advisor Program

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MYBENEFIT ADVISOR
2017 JOINT MEMBERSHIP MEETING
OF THE MONTGOMERY COUNTY AND
SUBURBAN WEST REALTORS® ASSOCIATIONS

Special Presentation—Divided We Stand

Michael Smerconish
Host of The Michael Smerconish Program on SiriusXM, Host of CNN’s Smerconish and Contributor, Newspaper Columnist and Best-Selling Author.

Suburban West and the Montgomery County Association of REALTORS® are excited to welcome Michael Smerconish as the keynote presenter for the 2017 Joint Annual Membership Meeting! Leading this special event will feature Michael’s presentation, “Divided We Stand.”

The event will also include an Affiliate Expo, lunch and Suburban West’s Annual Business Meeting, featuring:

- An Association update from Chairman Steve D’Antonio and Chairman-elect Ken Enochs;
- Recognition of our recent REALTOR® Emeritus recipients and Leadership Development Program graduates; and
- The last chance to vote for the 2018 Board of Directors

Don’t be shut-out of the premiere Association event of the Fall.

Crowne Plaza
King of Prussia
October 10
11:15am-2:00pm
Cost: $32 ($40 after 9/29)
($45 for Non-members)

Register Today!!!
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Call 610-560-4800