

April 16, 2009

Board of Director Minutes
Wilmington Regional Association of REALTORS®
1444 S. 17th Street

Attending	Buddy Blake	Tom Gale	Ashley Garner	Bob Jamieson
	Dan Kibler	Susan Lacy	Sharon Laney	Mary Martin
	April McDavid	Dennis Musser	Karen Parkin	Louise Voelker
	Jody Wainio			
Absent:	R. J. Alexoudis	Melanie Bertrand		
Staff:	Jerry Panz			

President April McDavid called the meeting to order at 8:37 AM. Karen Parkin gave the invocation and Mary Martin led in the Pledge of Allegiance. All members of the Board of Directors received notice of the meeting.

- Dennis Musser provided an update on the activities of the RCASENC.
- Sue Waller and Kevin McKoy introduced themselves; they are part of the Leadership Academy program and are attending as part of those requirements.
- John Lennon, Chair of the Building Committee provided an update on the progress of the preliminary work necessary to bring a plan to the Board of Directors and the entire membership.
- Ashley Garner spoke on the Leadership Academy experience (attached)
- Notice of terminated members: Samuel Buckman, Denise Dakoulis, Sean Layton, Sylvie Marjanowicz, Ronald Mikesh, Gena Winstead, Adam Yager

By Consent the following was approved:

- 1) The Consent Agenda (attached)
- 2) Sending a letter of endorsement to NCAR for Patrice Willetts to run as a NAR Director.
- 3) Printing the Mission Statement on all internal and external communications including the website.
- 4) Requesting staff to add a tag line to the continuing education template requesting teachers.
- 5) The 2009-2010 Strategic Planning
- 6) Changing the strategic planning process where in even years a full retreat would be done along with a follow-up session with the consultant and in the odd years an update from outside sources for the board.
- 7) Setting up an event notice for the HOP program supported by the City of Wilmington
- 8) The minutes of this meeting

There being no further business the meeting adjourned at 10:52 AM.



Jerry S. Panz, CAE, e-PRO, RCE
Secretary

Consent Agenda

April 16, 2009

Acknowledgment of:

1. March 2009 financials sent by email
2. Committee Reports (sent by email on March 7)
 - a. Appraisal Council: January 14
 - b. Young Brokers' Council: January 14 & February 11
 - c. Auctioneer Council: January 26
 - d. Member Services Committee: February 2
 - e. Cape Fear Independent Brokers Council
 - f. Equal Opportunity & Cultural Diversity Committee: February 12
 - g. Professional Development Committee: February 12
 - h. Partners for Affordable Home Ownership (01/20/09 & 02/19/09 sent via email on March 14)
3. Membership Report (new, transfers, etc.)

Approval of:

Member Totals As of	April 11	Mar 14	Jan 10 2009	Dec 13	Nov 15	Oct 10	Sept 13	Aug 9	July 12	June 13	Apr 9
Designated REALTORS®	426	428	421	440	448	454	454	457	464	470	466
Pending	5	4	2	1	1		0	0	5	5	3
REALTORS®	1,442	1,444	1,432	1,502	1,578	1605	1,644	1,644	1,660	1,691	1,697
Subtotal	1,873	1,876	1,855	1,943	2,027	2,059	2,098	2,101	2,129	2,166	2,166
Non REALTOR® Licensees	28	26	60	37	38	47	47	40	40	40	39
Secondary REALTORS®	93	91	96	105	115	121	120	121	120	119	123
Allied	109	106	113	113	114	114	113	110	109	109	106
Total	2,103	2,099	2,124	2,198	2,294	2,341	2,378	2,372	2,398	2,434	2,434

WRAR Financial Narrative

Month Ending March 2009

Account Name	Monthly Narrative
CURRENT ASSETS	
All Asset accounts	In balance
CURRENT LIABILITIES	
Future Local Dues	Local Dues for members billed monthly
NAR & NCAR Dues Payable	NCAR Issues Mobilization fees unpaid + 1 nonREALTOR licensee billed to DR.
REVENUES	
REALTOR® Dues	Exceeds annual budget in the amount of \$13,360
Transfer Fees	Exceeds budget
EXPENSES	
Committee-Diversity	Exceeds budget-Networking Event
Committee-Executive Roundtable	Lunch for meeting. No money budgeted.
Committee-Member Services	Annual payment of \$3,000 from MLS for Installation Banquet
Deferred Compensation	Paid to MLS Quarterly (March, June, September, December)
Goal-Leg/Reg & Advocacy	Annual payment of \$4,000 from MLS
Goal-Markt/Comm. Pub Image	Exceeds annual budget: Year to date expenses=TV Production Video, Working with RE Agents Video, 1st Qtr MLS Analysis
Insurance-Health	Paid to MLS Quarterly (March, June, September, December)
Insurance-Property/Liability	Received annual payment from MLS in the amount of \$2,976, paid annual payment for Wind & Hail-\$1,567 + monthly liability payment-\$796.93
Miscellaneous Expenses	Adjustment for incorrect entry into Peachtree for RPAC Chargeback for Stephen Hobbs Jan 09.
Postage & Shipping	Income from Petty Cash
Taxes (FICA, ESC, FUTA)	Paid to MLS Quarterly (March, June, September, December)
Technical Services	Paid to MLS Quarterly (March, June, September, December)
Telephone Expense	Paid to MLS Quarterly (March, June, September, December)
Wages Expense	Paid to MLS Quarterly (March, June, September, December)
NOTE: Financials reflect Budget revisions which were approved at the March BOD meeting	

WRAR Balance Sheet as of March 31, 2009

Without Audit or Review by CPA

ASSETS		
Current Assets		
Petty Cash	\$ 81.37	
Operating Account	326.83	
RPAC Transmittal Account	44.16	
Certificates of Deposit	200,000.00	
Merrill Lynch Cash/Money Accts	545,595.91	
Merrill Lynch Mutual Funds	148,710.22	
Accounts Receivable	8,572.96	
Total Current Assets		903,331.45
Other Current Assets		
Investment in MLS	1,109,569.41	
Next Year's Mem Serv Comm Exp	250.00	
Total Other Assets		1,109,819.41
Designated Assets		
Build Rsrv[2008] (223,130.34)	223,130.34	
Equip Rsrv[2008] (9,523.00)	9,523.00	
Furnt/Fixt Rsv[2008](5,208.00)	5,208.00	
Oper Rsrv[2008] (249,635.43)	249,635.43	
Total Designated Assets		487,496.77
Property and Equipment		
Land	917,456.34	
Land Improvements	10,248.25	
Office Furniture & Equipment	51,911.82	
Carpet & Drapes	6,929.13	
Computer Equipment	51,883.31	
Buildings	360,036.35	
Building Improvements	5,007.50	
Accumulated Depreciation	(300,339.27)	
Accum. Depreciation-Buildings	(12,099.99)	
Accum. Depreciation-Bldg Imp	(6,780.00)	
Total Property and Equipment		1,084,253.44
Total Assets		\$ 3,584,901.07

LIABILITIES AND CAPITAL		
Current Liabilities		
Future Local Dues	\$ 3,317.73	
NAR & NCAR Dues Payable	584.00	
Total Current Liabilities		3,901.73
Long-Term Liabilities		
Total Long-Term Liabilities		0.00
Total Liabilities		3,901.73
Capital		
Members Equity	3,309,335.35	
Net Income	271,663.99	
Total Capital		3,580,999.34
Total Liabilities & Capital		\$ 3,584,901.07

Wilmington Regional Association of REALTORS®, Inc.

Income Statement as of March 31, 2009 Without Audit or Review by CPA

	Current Month Actual	Current Month Budget	Year to Date Actual	YTD or Annual Budget	Variance YTD
Revenues					
Allied Dues	583.32	0.00	15,858.32	14,795.61	1,062.71
Allied Initiation Fee	375.00	0.00	625.00	625.00	0.00
Education Fees(CE-Net)	3,117.68	0.00	14,985.56	31,990.50	(17,004.94)
Investment Income **	1,976.72	2,224.92	6,792.68	6,674.76	117.92
Investment Value ML Funds	979.93	0.00	(2,462.85)	0.00	(2,462.85)
Lease Income **	4,700.43	4,700.43	14,101.29	14,101.29	0.00
Miscellaneous Income	501.00	0.00	519.00	1,000.00	(481.00)
Newsletter Income	450.00	0.00	975.00	1,000.00	(25.00)
REALTOR Dues	1,839.50	0.00	343,762.09	330,402.15	13,359.94
REALTOR Initiation Fees **	4,375.00	6,095.83	13,825.00	18,287.49	(4,462.49)
Reinstatement Fees **	300.00	397.08	2,865.00	1,191.24	1,673.76
Transfer Fees **	1,300.00	1,035.83	4,245.00	3,107.49	1,137.51
Total Revenues	20,498.58	14,454.09	416,091.09	423,175.53	(7,084.44)
Expenses					
Accounting & Consulting-CPA	4,250.00	0.00	4,250.00	12,000.00	(7,750.00)
Advertising	0.00	0.00	0.00	500.00	(500.00)
Bank Service Charges **	554.44	1,166.67	1,742.34	3,500.01	(1,757.67)
Building-(New)	119.77	0.00	1,124.69	0.00	1,124.69
Committee-Affordable Housing	40.30	0.00	89.29	2,500.00	(2,410.71)
Committee-Appraisal Council	0.00	0.00	224.52	1,250.00	(1,025.48)
Committee-Auctioneer Council	0.00	0.00	0.00	1,000.00	(1,000.00)
Committee-Diversity	5,408.78	0.00	5,712.78	3,500.00	2,212.78
Committee-Executive Roundtable	412.71	0.00	412.71	0.00	412.71
Committee-Member Services	(782.89)	0.00	17,455.79	33,300.00	(15,844.21)
Committee-Prof Develop	853.63	0.00	7,573.69	32,835.00	(25,261.31)
Committee-Property Management	0.00	0.00	13.45	1,500.00	(1,486.55)
Committee: Recruiting/Certify	70.83	0.00	71.43	600.00	(528.57)
Committee-Cape Fear Indep Brok	60.57	0.00	60.57	1,000.00	(939.43)
Committee-Young Broker's Counc	0.00	0.00	15.00	4,000.00	(3,985.00)
Contingency	0.00	0.00	0.00	1,098.15	(1,098.15)
Deferred Compensation	1,250.00	1,250.00	1,250.00	1,250.00	0.00
Depreciation Building **	1,113.42	1,113.42	3,340.26	3,340.26	0.00
Directors Meetings	0.00	0.00	0.00	800.00	(800.00)
Dues and Subscriptions	0.00	0.00	0.00	700.00	(700.00)
Entertainment	0.00	0.00	0.00	600.00	(600.00)
Flowers & Remembrances	14.79	0.00	124.40	2,500.00	(2,375.60)

	Current Month Actual	Current Month Budget	Year to Date Actual	YTD or Annual Budget	Variance YTD
Goal-Prof. Stan/Best Pra/Ed Op	1.32	0.00	64.77	450.00	(385.23)
Goal-Tech & Info Services	0.00	0.00	80.00	5,200.00	(5,120.00)
Goal-Leg/Reg and Advocacy **	(3,251.33)	0.00	(2,165.82)	0.00	(2,165.82)
Goal-Markt/Comm. Pub Image	3,237.50	0.00	9,787.50	6,000.00	3,787.50
Goal-Market Ownership	0.00	0.00	0.00	0.00	0.00
Insurance: D&O/E&O Excess	0.00	0.00	2,497.00	3,000.00	(503.00)
Insurance-Health	7,128.00	7,128.00	7,128.00	7,128.00	0.00
Insurance-Property/Liability	(612.07)	0.00	(612.07)	6,938.40	(7,550.47)
Insurance-Workman's Comp.	0.00	0.00	0.00	906.84	(906.84)
Janitorial Services **	550.00	666.67	1,650.00	2,000.01	(350.01)
Legal Fees	600.59	0.00	701.01	5,500.00	(4,798.99)
Maintenance-Building Grnds **	1,203.00	1,000.00	1,979.00	3,000.00	(1,021.00)
Miscellaneous Expenses	(25.00)	0.00	180.61	300.00	(119.39)
NAR Travel	1,762.72	0.00	2,620.32	24,890.00	(22,269.68)
NCAR Convention Expense	0.00	0.00	0.00	500.00	(500.00)
NCAR Travel	881.36	0.00	9,722.16	32,129.25	(22,407.09)
Office Supplies	110.88	0.00	903.34	4,600.00	(3,696.66)
Pins & Plaques	0.00	0.00	166.85	2,000.00	(1,833.15)
Postage & Shipping	(9.06)	0.00	(20.87)	1,000.00	(1,020.87)
REALTORS Helping REALTORS	0.00	0.00	0.00	750.00	(750.00)
Salary-Casual Labor	0.00	0.00	0.00	1,200.00	(1,200.00)
Strategic Planning	0.00	0.00	0.00	2,000.00	(2,000.00)
Taxes-FICA	4,088.87	4,088.87	4,088.87	4,088.87	0.00
Taxes-Employment Security-NC	343.73	343.73	343.73	343.73	0.00
Taxes-Property	0.00	0.00	0.00	12,784.23	(12,784.23)
Taxes - FUTA	78.50	78.50	78.50	78.50	0.00
Technical Services	3,239.81	3,239.81	3,239.81	3,239.81	0.00
Telephone Expense	1,419.00	1,419.00	1,419.00	1,419.00	0.00
Staff Development & Travel	493.84	0.00	3,294.95	9,975.00	(6,680.05)
Utilities **	941.63	833.33	2,343.78	2,499.99	(156.21)
Wages Expense	51,475.74	51,475.74	51,475.74	51,475.74	0.00
Total Expenses	87,025.38	73,803.74	144,427.10	303,170.79	(158,743.69)
Net Income	(\$66,526.80)	(\$59,349.65)	\$271,663.99	\$ 120,004.74	151,659.25

** = Monthly and YTD Budget (All others reflect Annual Budget)

March 14, 2009 – April 13, 2009 Board of Directors (BOD) & Breeze

ALLIED MEMBERS

Rob Cutting, State Farm-Rob Cutting Agency
Patricia McCartan, Exiting-Staged Right, Inc.

DESIGNATED REALTORS®

Lawrence Allen (Secondary), Allen & Associates
William (Bill) Bright, Bright Realty LLC
Tonya Friend, Pointe South Realty, LLC
Tammy Southerland, Coastal Options Realty, LLC
Debra (Crickett) Stubbs, Dewitt Real Estate Services
Lisa Wills, Eastgroup Property Services, Inc.

NEW OFFICE

Allen & Associates
Bright Realty LLC
Coastal Options Realty, LLC
Eastgroup Property Services, Inc.

NEW REALTOR® MEMBERS

Lawrence Allen (Secondary), Allen & Associates
Sean Patrick Beirne, Keller Williams Realty
William (Bill) Bright, Bright Realty LLC
Catherine Connelly, Intracoastal Realty Corp.
Robert Cunningham, Just For Buyers Realty, Inc.
Latasha Daniels, Keller Williams Realty
Barbara Headlee, Seaside Realty
Raquel Khorram, (Secondary), Estate Realty Inc.
Anthony McPherson, Port City Properties
Cynthia McPherson, Port City Properties
David Novotny, Intracoastal Realty – New Homes
Christopher Oliver, Coldwell Banker Sea Coast Realty
Linda Seay, Intracoastal Realty Corp.
Jamie Sun Wishart, (Secondary), Intracoastal Realty Corp.
Russell Throckmorton, (Secondary), Coldwell Banker Sea Coast Realty
Kristen Ulbrich, Keller Williams Realty
Sally Williams (Secondary), Estate Realty Inc.

REINSTATEMENTS

Tonya Friend, Pointe South Realty
Vickie Osoria, Keller Williams Realty

RESIGNATIONS

Samuel Carson, Coldwell Banker Sea Coast Realty
Veda Conti, Intracoastal Realty
Sharon Copland, Keller Williams Realty
Darby Frank, Darby Frank & Associates
Toni Gilbertsen, Intracoastal Realty Corp.
Walter Gilbertsen, Intracoastal Realty Corp.
Wendy P. Herrett, Century 21 Sweyer & Associates
Lara Logan, Logan Real Estate
George Rose, Jr., L L Lander Inc.

Elizabeth Schuett, Intracoastal Realty Corp.

TRANSFERS

Jackie Dae, Century 21 Sweyer & Associates

Carolyn Glaser, Wilkinson & Associates

Sarah Godwin, (Secondary), Coldwell Banker Sea Coast Realty

Trisha Browne, Live Oak Real Estate

Kimberly D. Herring, Century 21 Sweyer & Associates

Lisa Naber, Prudential Laney Real Estate

Michael Lardieri, Coldwell Banker Sea Coast Realty

Jennifer O'Hara, Wilkinson & Associates

Mike Osmalov, Wilkinson & Associates

Frankie Pierson, Intracoastal Realty Corp.

Mary Rayner, Prudential Laney Real Estate

Meredith White, Intracoastal Realty Corp.

Bethany B. Wilson, Keller Williams Realty

WRAR LEADERSHIP ACADEMY
MEETING NOTES – February 20, 2009 Ashley Garner

WRAR Mission:

“...This organization exists to support and enhance the careers of our members...”

- Suggest we include this prominently on all correspondence, websites, e-mail, meeting agenda, etc.
- When we are considering a decision, make sure it (the decision) is in line with the mission – if it is not – don’t do it!
-

The training rooms (etc.) at the new building should be equipped to video (record and broadcast) the events so members can view live and taped (this space could be rented out also).

AMBASSADORS:

April – President of the Board

Lead Ambassador – reports to the Board – meets monthly

Ambassador Team – meets monthly and communicates with members

Suggestions:

1. Create an “Incubator Task Force” and allocate a percentage of our “Rainy Day Fund” to new ideas, creativity, encourage creativity, new ideas, involve people in the solution.
2. Have members fill out a “talent Sheet”. Have them fill out at every meeting, recharge, training class, etc. Ask all trainers to have filled out. Then use that information to recruit members whose talent will benefit the needs.
3. Have “Committee Fair” .
4. When using task force or action group to tackle a specific issue have ending/definite time frame. Get results (have beginning/middle/end).
5. Call committee “Rat Pack” (Rapid Action Team) instead of “Committees”

Share the Facts:

- With the new building
- Status Reports
- Why building a new building
- What are we doing with the old building

Use Strategic Plan at every meeting

Suggest Board read “Who Moved My Cheese”, then discuss the question “of the four characters, who do you think this Board most represents?”

Each board member to invite a member to visit meeting once per year (not all on same day). This helps recruit new participants and future directors, etc.

From: Phillip Galloway [mailto:pgalloway@intracoastalrealty.com]
Sent: Monday, February 09, 2009 11:48 AM
To: jerry@wrar.com; 'Susan Lacy'; April McDavid; marysellswilm@aol.com; kparkin@aol.com; Dennis.Musser@Worldwide.com; dan@dankibler.com; tomgale@seacoastrealty.com; bob@bobjamieson.com; jwainio@ec.rr.com; rjales@century21seweyer.com; melanie@melaniebertrand.com; sharon@teamlaney.com; buddy@buddyblake.com; 'Ashley Garner'
Subject: FW: CE Update: Affordable Update, Elective & Designation Courses!

Please take this as a formal complaint that I would appreciate being discussed at the earliest convenience at the next WRAR board meeting. I DO NOT appreciate the advertisement that was sent out with the statement that "WRAR has the most affordable CE and Designation classes around." That is FALSE advertising. My CE classes (The Market Place Real Estate Academy) are also \$45 for the update and BICAR and \$50 for electives. I can not believe that the Board has stooped so low and has such unethical practices as to list company names in its ads as well. That advertisement is really tacky and goes way too far.

Phillip Galloway

April McDavid's Response

Phillip: Thank you for your e-mail, as I discussed with you last week I had talked with Jerry and we did go ahead and change our ad to say one of the lowest prices and we also took out the company names and just put company #1, #2 etc. As I discussed with you the Wilmington Association of Realtors uses the funds derived from CE classes to go against our budget to keep member dues from rising. We realize you are a competitor in this market but we have to do what is best for the members of WRAR. Thanks very much, April

From: Sue Wehner [mailto:suewehner@seacoastrealty.com]
Sent: Monday, February 09, 2009 3:41 PM
To: Blake, Buddy; Melanie Bertrand
Subject: My concern

Buddy & Melanie – I've forwarded you an email that the Board sent on January 29th. (Please make sure all pictures are displayed) Philip Galloway from Marketplace School (Intracoastal) has filed a formal complaint, which should be discussed at the next Board meeting. His complaint and mine – is that the graph depicts only a few schools and not everyone, plus we feel they are in direct competition with fellow board members. There is also some discussion that the Board is considering a Pre-Licensing school as well.

Just an FYI for you

Thanks,
Sue

From: Susan Lacy [mailto:susanlacy@intracoastalrealty.com]
Sent: Wednesday, February 11, 2009 9:58 AM
To: Marysellswilm@aol.com; jerry@wrar.com; tomgale@seacoastrealty.com
Cc: aprilmc david@intracoastalrealty.com; kparkin@ec.rr.com
Subject: RE: CE Update: Affordable Update, Elective & Designation Courses!

Good morning,

My concern about this issue is that we are in direct competition with our membership for student dollars. Remember Buddy's perspective that the Association is now trying to sell homes with the new website? That's not true because we do not capture leads nor send leads to our membership correct? This is different because we are in direct competition with our membership for students. The flyer was an unfair advertising piece and should not have happened in my opinion. There are many concerns with this issue including why Broker Briefing can promote all Association sponsored courses while not allowing our members to advertise their services. Secondly, the process as to how some of our members are allowed to teach for the Association and others are not...remember this should be a level playing field if we participate. The Association can't put one member ahead of the others for their financial gain...that's not fair.

We did not have a problem until we tried to push the Association above the membership with respect to cost. I feel that the Association has the easiest and best venue for students since they advertise in Broker Breeze and have a hot link to sign up. There is no need to compete in pricing with the membership.

I understand that this is a revenue stream for the Association, but we must keep it fair to our membership. I would like to see us discuss some changes for the advertisement and for the selection of teachers that the Association uses...we may need to not use our members, but people outside of our area. Jerry, when you taught most of the courses it was different in that you were not a member of the Association. We now are promoting selected members as teachers while not providing that service to everyone. I think the BOD should talk about this topic.

Let me know your thoughts,

Susan

From: Karen Parkin [mailto:kparkin@ec.rr.com]
Sent: Wednesday, February 11, 2009 12:13 PM
To: 'April McDavid'; 'Susan Lacy'; Marysellswilm@aol.com; jerry@wrar.com; tomgale@seacoastrealty.com; melanie@melaniebertrand.com
Subject: RE: CE Update: Affordable Update, Elective & Designation Courses!

I am in agreement with Susan, I have felt for awhile we are in competition with some of our members. It is a conflict and will be more prevalent in the current market when all members are feeling the tightening economy.

The members that have real estate schools are relying more on the CE classes as student numbers drop. It does need to be addressed at the next BOD

Karen D. Parkin, ARM, GRI, Broker, REALTOR
Property Manager

From: Tom Gale
To: Jerry Panz

I'm not sure who to mention my response to (you, April, or the whole board) if it's my place to say anything at all, but because his class happens to be AS inexpensive does not make WRAR's claim false and therefore his claim is baseless.

Tom

From: Tom Gale [mailto:tomgale@seacoastrealty.com]
Sent: Wednesday, February 11, 2009 3:44 PM
To: 'Susan Lacy'; Marysellswilm@aol.com; jerry@wrar.com
Cc: aprilmcDavid@intracoastalrealty.com; kparkin@ec.rr.com
Subject: RE: CE Update: Affordable Update, Elective & Designation Courses!

Are we choosing the classes based upon the membership's needs and wants or based upon the instructors we personally prefer? If we're playing favorites, then I agree that we should stop that practice. We could exclude all members, but what would be the harm of offering all members the opportunity to have their classes endorsed by WRAR if they were willing to allow us to get the same benefit as the current class that's causing the commotion? If people such as this person choose not to share their profits, that's certainly up to them, but then they can't complain that we're not using them to teach.

There are a few things that make me bristle about the complaint. First, it's a false claim that we're not the cheapest since he is not any cheaper. Secondly, the person is not complaining as a WRAR member in regards to how it adversely affects his real estate business, but how it impacts his CE business, which WRAR is perfectly in its right to compete with since I'm pretty sure we're not charged with making sure people have successful side businesses. To make it an easier comparison, if I had a catering business and I complained that you used someone else to cater a WRAR function, I would have no grounds to complain if you based your decision on who was cheapest and not on which member you had the best personal relationship with. I have the right to compete for WRAR's business, but the Association has the right to do what's financially best for its membership. My catering business' well being, regardless of whether I'm a member or not, is not what WRAR needs to be concerned about.

Tom



Wilmington Regional Association of REALTORS®

2009-2010 Strategic Plan

Draft

March 2009

Vision

The vision is a statement of what ideally the organization wants to be or what it wants to create for its members; it clearly prioritizes the values that the organization wants to realize in the future. The vision of the Wilmington Regional Association of REALTORS[®] is:

***To be the premier, innovative resource and advocate for real estate
in southeastern North Carolina.”***

Mission

The Mission Statement specifies the fundamental reasons for the existence of the Association, establishes the scope of organization activities and provides overall direction. WRAR's mission is:

To support and enhance the careers of our members.

Goals

GOAL 1: To provide quality educational opportunities which benefit our members.

GOAL 2: To provide quality information services, training, and support.

GOAL 3: To be the proactive advocate and resource for members on real estate issues.

**GOAL 4: To maximize the benefits and value of the REALTOR[®] and the REALTOR[®]
Association to both our members and the public.**

**GOAL 5: To have an organization which utilizes the expertise of volunteer leaders and
professional staff to attain its goals and ensure financial stability.**

Goal 6: To enhance the quality of life in our communities through member involvement.

GOAL #1: To provide quality educational opportunities which benefit our members.

Objective 1A Continue providing risk management information to all members.

- Offer risk reduction program(s) locally.
- Address E &O insurance with **Cape Fear Independent Brokers Council (firms with less than nine members) ~~small brokers~~**.
- Continue providing our members with information on legal issues and keep them current through the use of periodic legal updates.
- Educate members on workers compensation and other independent contractor issues.
- Consider convening statewide conference on changing agency laws.
- Maintaining and promoting the ***Best Practices Manual***

Objective 1B Continue offering designation courses and expand market to all of NCAR Region 2.

Objective 1C Continue providing quality orientation programs.

- Improve the new member orientation program by acting on feedback from recent new members.
- Place more emphasis at orientation on professional standards and ***Best Practices*** education.
- ~~Provide two post orientation rookie classes.~~ **NOTE: Board can cancel them for 2009 and reallocate dollars to Contingency.**
- New agent networking quarterly sessions – education, RPAC, Boards of Directors' issues.
- Evaluate BIC orientation and determine which components can be moved to the website.

Objective 1D Continue providing continuing education courses to meet state licensing requirements and to enhance professionalism.

- **Put all presentations online so members can view at their leisure. STAFF: shouldn't this and the following bullets go under "1A"? "1D" is "continuing education."**
- **Incorporate agent / members for panel discussions on educational issues / forums.**
- **Focus on timely topics, i.e. foreclosure that have perceived value and utilize panels of local experts when appropriate.**

- For technology training use “Go to Meeting” for social networking to save costs and staff time.
- Market courses to region with a discounted price for WRAR members.

Objective 1E Provide resources for secretaries and personal assistants on the website.

Objective 1F Maintain an Under-40 years of age group in the Association and respond to their requests for services

Objective 1G Continue having forms classes when new forms are released.

GOAL #2: To provide quality information services, training, and support.

Objective 2A Provide quality information services for all members.

- Have full time Quality Control Officer.
- IDX education and regulator (same person).
- Expand scope to a regional data source.
- **Provide training on use and data interpretation of real time statistics.**

Objective 2B Continue to provide and enhance MLS related software and training on the Rapattoni system.

- Address and rectify the members' issues with the Rapattoni system.
- Develop a plan to regionalize MLS database

Objective 2C Provide information on-line.

- Provide links to demographic, school and county information. Partner with school boards or e-neighborhoods. Schools auto populated.

Objective 2D Appoint a Technology Committee to provide information regarding the latest technologies.

- Training and resources, e.g. Plan, smart-phones, etc.
- Online transaction management.
- Technology and committee blogs.
- Developing a new website.
- Incorporate Web 2.0 technology to facilitate more social networking between members and improved communication between the members and association.
- Include a public property search component.
- Data aggregation to various search engines.
- Develop a tool for evaluating websites.

GOAL #3: To be the proactive advocate and resource for members on real estate issues.

Objective 3A Identify and address key legislative, regulatory and quality of life issues.

- Establish a Legislative Committee
 - 5 RCA members and 5 WRAR member appointed by the boards of directors
 - regularly reviews governmental issues and
 - has authority to make timely decisions.
- Maintain liaison with key elected officials.
- Actively promote member participation in Legislative Day.
- Establish and promote an annual Legislative event with membership and the General Assembly delegation.
- Establish and promote a breakfast between regional elected officials and key volunteers.
- Provide for Governmental Affairs participation in local, regional, state and federal conferences, conventions, and meetings.
- Utilize NAR's Get Active software (**Get Kathleen trained on the service**). [Staff: Need to get both Kathleen and Tiffany trained.](#)

Objective 3B Educate, inform and promote participation in key legislative, regulatory and quality of life issues.

- Enhance member participation through the Forum for Your Issues on "as needed" basis.
- Use the Leadership Academy to train and encourage REALTOR® participation in regional public service vacancies.
- **Expand the Ambassadors program by making each Board member responsible for recruiting at least one Ambassador. This will allow personal touch communication to deliver Board's positions on issues, and recruit members to get involved in the process.**
- Maintain the governmental affairs section of website.
- Produce and provide a Governmental Affairs Briefing as the primary outreach mechanism for governmental affairs information available to members via the web, direct subscription, or other association publications.
- ~~Explore whether to use **Get Active** software and institute a "get active" system for grassroots initiatives, coalition building, membership participation and issues mobilization.~~

Objective 3C Ensure an effective RPAC program.

- Educate members on the value of RPAC
- Utilize the Ambassadors Program
- Develop strategies to increase funding, participation and contributions.
- Incentives for 100% participation at the company.
- Develop local RPAC recognition program.
- Continue collection of \$25.00 per member dues billing for RPAX but better explain the voluntary nature of a contribution.
- Publish breakdown and accountability of funds.

GOAL #4: To maximize the benefits and value of the REALTOR® and the REALTOR® Association to both our members and the public.

Objective 4A Promote the value of a REALTOR®.

- **Promote buyer/seller resources and tools that educate the value of the REALTOR® and what they contribute in a transaction.**
- **Explore using NAR's *Surround Sound* tools.**
- **Find other media outlets to educate the public of REALTOR® involvement on critical real estate issues, i.e. transfer tax, insurance issue, affordable housing.**
- Educate the membership and public on proper use of logos, trademarks, MLS, etc., in advertising and on websites.
- Expand the use of alternative media outlets to create a positive public perception.
- Promote the NAR campaign that builds the value of using a REALTOR® on WRAR website.

Objective 4B ~~Decide whether to stop utilizing Broker Breeze or whether to stop printing it.~~ Continue to monitor the use of Broker Breeze and publication frequency.

Objective 4C ~~Use public portion of the website to~~ Promote/market the new consumer video *Working with Real Estate Agents* and explore revenue opportunities through sales to other associations.

- ~~Show how REALTORS® contribute to their community.~~
- ~~Explore producing a video: working with a real estate agent~~

GOAL # 5 To have an organization which utilizes the expertise of volunteer leaders and professional staff to attain its goals and ensure financial stability.

Objective 5A Strengthen the governance of the Association by having a well trained, representative Board of Directors.

- **Provide incentives for involvement on committees and task forces.**
- ~~Develop~~ a **Continue** board orientation program.
- explore creating a seat on the board for a representative of the small brokers council and/or a seat by a presidential appointment to ensure diversity (age, generational, nationality, ethnicity, etc).
- Keep directors aware of their fiduciary responsibilities.

Objective 5B Annually update and monthly review the Strategic Plan.

Objective 5C Increase member involvement in WRAR activities, events and volunteer leadership.

- Evaluate the leadership program.
- Seek out and utilize talent in the membership for projects.
- staff will develop plan to utilize task forces in conjunction with committees to maximize member involvement.
- Maintain the ambassador program for participation in key advocacy meetings and events

Objective 5D Continue involvement of members in NCAR and NAR leadership and activities.

- ~~Develop policies for NAR directors.~~

Goal #6 To enhance the quality of life in our communities through member involvement.

Objective 6A Participate in community involvement and public outreach programs.

- ~~Coordinate with~~ **Revitalize** the REALTORS® Foundation on public outreach.
- ~~Cooperate and support the marketing of the region with other groups to include: Chamber of Commerce, and the Convention and Visitors Bureau.~~
- ~~Continue the WRAR habitat house project and explore a possible joint venture on a second habitat house with brunswick.~~ **Explore ways to participate in Habitat program with more partnership money.**
- **Evaluate survey results and implement plan based on results.**
- **“Outstanding Community Involvement” award to REALTOR® members at awards function.**
- Encourage and facilitate association member involvement in government and community groups, boards, etc. And when appropriate have an association representative on some of these organizations, as well.
- Survey firms to identify how they are involved in communities so we avoid duplication of effort.
- Use our websites to tout the REALTORS® involvement in communities.

Objective 6B Support and sponsor affordable housing initiatives within communities.

- ~~Educate REALTORS® on affordable housing and available resources.~~ **Educate REALTORS® on affordable housing using new methods.** ~~Work with foundation for funding of affordable housing initiatives.~~
- Continue ongoing alliances with local area programs, Chambers, etc. to identify ways to sell to clients in need of affordable housing opportunities.
- Promote affordable housing efforts of REALTORS®, e.g. Homes4nc

Objective 6C Continue working with Brunswick County Association of REALTORS®.

- Joint leadership program, retreat, education, quality of life issues
- **Explore grant money available for affordable housing initiatives.**

WILMINGTON REGIONAL ASSOCIATION OF REALTORS®

APPRAISAL COUNCIL

April 1, 2009 – 10:30AM

MEETING REPORT

Chair – **Cory Gore**

Co-chair – **Rob Sink**

Purpose of Council

- *To continue provide educational and/or risk management/risk-shifting information for all members of the council*

Committee Members Present: April McDavid, Anderson Gregory, Tim Canady, Steve Cavanaugh, John Craig, Linda Cross, Bruce DesChamps, David DesChamps, Cory Gore, Kay Graves, Eileen Haley, Melissa Shepherd, Christopher Johnston, Aaron Martin, Teresa McPherson, David Merkle, Linda Morrow, David Norris, Dennis Pepperman, Susan Roberson, Tom Roberson, Emily Speight, Craig Stewart, Dale Walker, Rob Walters, Don White, Charles Zearfoss, Dianne Hines, George Gaddy, Sharon Evans, Ben Beasley and Drew Morrow

Staff Member(s) Present: Dayma Edwards and Andrew Gates

I. Introductions

II. Open Forum Recap:

- As of today the Market Condition Form is required for HUD, FHA and VA
- Keep in mind that your appraisal of a property will follow that home forever
- Keep in mind the time factor and increased liability on your part as an appraiser
- Easier to use the General Purpose Form for independent appraisals
- A new software is coming out for independent mortgage lenders that will allow them to be compliant with HVCC, more to update on this in time
- Pending: HR716, some of the requirements of this bill is a yearly renewal fee, only 30 days to pay the appraiser, must have an office in the state of NC, up to \$10,000 fine
- Remember that we are licensed and certified by the state of NC Appraisal Board (USPAP), we are the check and balance so please follow the NC App Board rules and regulations
- Do NOT collect monies at the door, must be paid by lender
- CE period ends on May 31st of 2009
- Fannie Mae requires interior inspection of property

III. Andrew Gates:

- Latest update on Market Condition Form/Report

IV. Wrap-up/Questions/Comments

V. Next Meeting:

Date: **Wednesday, July 1st**

Location: **WRAR Conference Room**

Time: **10:30 am**

WILMINGTON REGIONAL ASSOCIATION OF REALTORS®
YOUNG BROKERS COUNCIL
March 18, 2009 – 3:00PM
MEETING REPORT

Chair – Ryan Crecelius

Vice Chair – Nick Silivanch

Purpose of Committee – TBD

Committee Members Present: Nick Silivanch, Ryan Crecelius, Nicole Ferguson, Wendy Shorter-Bridges, Heather Smith and Caroline Royall

Staff Member(s) Present: Dayma Edwards

I. Welcome & Introductions

- Welcome Caroline Royall

II. Purpose of Committee:

III. Spring Networking Social:

- Dayma is meeting with Marie from Indochine this week
- Possible dates for social towards the end of April
- Dayma will email committee members list of young broker members of WRAR

IV. Wrap-up/Questions/Comments:

- Facebook – Ryan spoke to Jessica, she is working on it
- YPN Wilmington Chapter – Nick is not present to update on status
- Dayma will make copy of YPN Booklet for Caroline
- Consider working with the Azalea Festival in 2010

V. Next Meeting:

- **Thursday, April 16th**
- 2pm
- WRAR Conference Room

WILMINGTON REGIONAL ASSOCIATION OF REALTORS®
AUCTIONEER COUNCIL
March 16, 2009 – 9:00AM
MEETING REPORT

Chair – Jeff Weinberg

Vice Chair – TBD

Purpose of Committee: TBD

Committee Members Present: Jeff Weinberg, Frank Archer and Michael Barber
Staff Member(s) Present: Dayma Edwards

VI. Welcome & Introductions

- Welcome Michael Barber

VII. Purpose of Committee:

- To educate our members about the pros of auctions and how they can help their clients.
- Committee would like to educate members on real estate auctions
- Dayma will schedule a seminar sometime in May or June

VIII. Meeting Dates & Times

- Once a quarter, Monday mornings works well. Next meeting will be scheduled in March to try and get more members to attend.

IX. Wrap-up/Questions/Comments

X. Next Meeting:

Monday, April 20th

9am

WRAR Conference Room

WILMINGTON REGIONAL ASSOCIATION OF REALTORS®
MEMBER SERVICES COMMITTEE
March 9, 2009 – 10:15AM
MEETING REPORT

Chair – JD Terry

Co Chair – David Dougherty

The meeting began at 9:30a.m.

Committee Members Present: Adell Bernard, David Dougherty, Ashley McDavid, Anna Penny, Melissa Primm, Dana Scalici and Gail West

Staff Member(s) Present: Dayma Edwards

XI. Welcome & Introductions

XII. 1st Quarterly Meeting:

- **Legislative Breakfast**
- Friday, March 27th
- Hilton Riverside
- 9am to 11:30am
- Ask the Hilton to set-up just like they do for the Business Journal Forums
- Volunteers: Dana, Gail, Ashley, Melissa, Adell & Anna
- Announce the RWBB at this event

XIII. 2nd Quarterly Meeting:

- **Red, White & Blue Bash**
- Thursday, June 11th
- Battleship North Carolina
- 5pm to 8:30pm
- Caterer: Dayma will contact Parchies
- Entertainment: Ashley will contact DJ Tommy Gunn
- Offer Beer & Wine – Dayma will contact Lighthouse & speak to caterer re: coolers & ice
- 50/50 Raffle – committee members will begin selling from office to office first week in April, 6 tickets for \$5 or 1 ticket for \$1
- Dayma will price pre-printed raffle tickets
- Dayma will price rolls of paper for the tables
- Sponsors: Wendy McCoy w/ National City, \$250.

XIV. Annual Meeting & Election:

- **A MidSeptember Night at Airlie**
- Thursday, September 17th
- Dayma contacted Airlie Gardens about the cost - \$2500 for 3hr event for space only
- Space & Rentals estimated cost \$5000
- Beer & Wine - \$1000, estimated
- Catering - \$4000, estimated
- Decorations – use tall branches w/votives & crystals in pots
- Charge guests \$20.00 to attend
- Entertainment – background music only, Dayma will talk to Brian Bell
- Each committee member will try to bring in one sponsor for the event

XV. Wrap-up/Questions/Comments

- Dayma will email sponsorship information along w/ all email addresses to all the Committee Members

XVI. Next Meeting

- Monday, March 9th
- WRAR Conference Room
- 10:15AM

WILMINGTON REGIONAL ASSOCIATION OF REALTORS®
CAPE FEAR INDEPENDENT REAL ESTATE BROKERS
March 5, 2009 – 8:30AM
MEETING REPORT

Chair – Don Clive

Vice-Chair - TBD

Purpose of Council

- *The Small Brokers Council is set up for offices with 1-9 people in them*
- *To assist the Association with servicing the needs of the small brokers*

Committee Members Present: Michael Barber, Carlos Braxton, Shirley Fowler, Jewell Hobbs, Bob Whalen and Tammy Sanders

Staff Member(s) Present: Dayma Edwards and Brian Pilon

VI. Introductions

VII. Networking

VIII. Websites & Marketing Update with Brian Pilon, Marketing Director of WRAR

IX. Auctions with Michael Barber

X. Wrap-up/Questions/Comments

XI. Next Meeting

Date - **Thursday, May 14th**

Time – 8:30AM to 10:00am

Location – WRAR Conference Room

- Breakfast/Networking time from 8:30AM-9:00AM
- Meeting from 9:00AM-10:00AM

WILMINGTON REGIONAL ASSOCIATION OF REALTORS®
EQUAL OPPORTUNITY & CULTURAL DIVERSITY COMMITTEE

March 9, 2009 – 9:00AM
MEETING REPORT

Chair – Michelle Roberts

Vice-Chair – Mary Delmar

Committee Members Present: April McDavid, Michelle Roberts, Eliza Santos, Dana Scalici, Dell Allen and Doc Hamm

Staff Member(s) Present: Dayma Edwards

Welcome & Introductions:

- ❖ Welcome new member Chrystal Fray

Networking Event Results:

- ❖ Overall good results
- ❖ Can't please everyone
- ❖ Dayma will contact Shann to sponsor every year

What's Next:

- ❖ Junior Achievement
- ❖ Self Image/Self Esteem program for Teen girls
- ❖ Mentoring Program
- ❖ Dayma will talk to Brian Pilon re: Community Outreach Portal on new website

Wrap-up/Questions and Comments:

- Members will begin a Facebook page for the committee – Eliza and Michelle will work on this together
- Mary Delmar has unfortunately resigned from the committee, Dayma will contact Mary Martin about the new assigning a new Co-Chair

Next Meeting:

When: **Monday, April 13th**

Where: **WRAR Conference Room**

Time: **9:00am**

WILMINGTON REGIONAL ASSOCIATION OF REALTORS®
PROFESSIONAL DEVELOPMENT COMMITTEE
March 12, 2009 – 10:30AM
MEETING REPORT

Chair – Rebecca Lawson

Vice-Chair – Russ May

Purpose of Committee

- *The Professional Development Committee wants to promote learning as a life-long habit for REALTORS®*
- *To continue providing our members with information on legal issues while keeping them current through the use of periodic legal updates*
- *To continue providing risk management/risk-shifting information for all members*

Committee Members Present: Patti Archibaud, El Brant, Faye Brock, Ryan Crecelius, Kathy Kivett, Rebecca Lawson, Russ May, Wendy Shorter-Bridges and Frankie Pierson

Staff Member(s) Present: Dayma Edwards

XII. Welcome & Introductions:

Welcome Frankie Pierson to the meeting

XIII. 2009 Schedule:

- **May** – *Foreclosure Seminar & Foreclosure Forum* –
 - Dayma will schedule in May (not the 2nd week)
 - Dayma will contact Steve Bailey to confirm
 - First part will be seminar, second part will be the forum
 - Faye will check with Clinton Howlett
 - Also check w/ Pam Woodell
 - Buyer's Agent – check with Jonathan Swanson
 - Lender – Dayma will check with Vickie Edwards

XIV. Next Meeting

Date – Wednesday, April 15th

Time – 10:30 AM

Location – WRAR Office

WILMINGTON REGIONAL ASSOCIATION OF REALTORS®
PROPERTY MANAGEMENT COUNCIL
March 12, 2009 – 9:30AM
MEETING REPORT

Chair – Brooke Harris

Co-chair – TBD

Present: Charles Mattes, Brooke Harris, Hank Burnett, Shannon Friedrichs, Linda Coite, Rhonda Ponos, Eva Farr, Sharon Powell and Karen Parkin

Staff Member(s) Present: Dayma Edwards

Purpose of Council

To maintain a dialogue with other Associations to work on matters of interest to property managers.

Mission Statement

It is the mission of the Wilmington Regional Association of REALTORS Property Management Council to bring together entities within the Association that practice property management. This will be done through sharing ideas and knowledge, providing a platform to voice concerns, practicing risk reduction, continuing quality service to clients through education, communicating with other property managers, and enhancing the referral network.

Introductions & Welcome:

State Update – Linda Coite

- HOA Licensing – not active
- Still pending – change time to return Security deposit from 30 days to 45 days
- Still pending – change # of days tenant may appeal eviction
- Still pending – city & county must have probable cause to enter property to inspect
- Still pending – CE Course for Prop Mgrs, Dayma will talk to Lois
- Be aware – Carbon Monoxide requirements for rental properties, big issue right now
- Be aware – Lead Base Paint, consider bringing in a speaker on this topic

Rhonda Ponos – CFPUA

- Please attend the CFPUA meeting on Wednesday, March 18th
- There has to be a solution to the delayed billing and billing the owners/property managers for the rental properties

Meeting with the Magistrate:

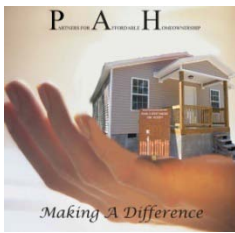
Linda Coite spoke to the Magistrate. The only way he will come in and speak to our group is if it is open to the public.

- Council members agreed to make flyers and post at their place of business to invite public
- Linda will contact the Magistrate about a date and relay the information to Dayma

Wrap-up/Questions/Comments/Concerns

Next Meeting

Date – **Wednesday, May 6th**
Time – **10:00 AM**
Place – **WRAR Office**
Topic - **Magistrate**



Wilmington Regional Association of REALTORS®

PARTNERS FOR AFFORDABLE HOMEOWNERSHIP

March 26, 2009

MEETING REPORT

Chair: Carlos Braxton

Vice-Chair: David Flory

The meeting began at 8:40 AM

Members Present: Carlos Braxton, Lisa Burton, David Flory, Douglas Harrington, Karen Parkin, Myra Parry, Pam Rancke, Megan Taiclet, Timothy Taylor, Glancy Thomas, Jody Wainio, Susan Walker

Staff Members Present: Dayma Edwards, Tiffany Lawhorn, Kathleen Riely

I. Welcome & Introductions

- ❖ Next meeting date is Thursday, April 30th in the WRAR Conference Room at 8:30am.

II. Update Operation Home Sweet Home

- ❖ The session at UNCW on March 12th was successful with 15 people attending. UNCW will be scheduled for two more sessions in the fall.
- ❖ The next Operation Home Sweet Home session has not yet been scheduled; however there are plans to schedule NH Regional, Fire Department and new teachers for NHC Schools for the late summer or fall.
- ❖ Group discussed the possibility of having a session for private companies in the future.
- ❖ It was suggested that we use an evaluation sheet at the end of each session as a way to get feedback from the audience.
- ❖ Discussed ways to keep in contact with attendees in the future to see if the course made an impact.
- ❖ Discussed the best possible time to hold a meeting (lunch hour, after work, etc.) Decided the best time seems to be after work.

III. Articles/ Information on Affordable Housing

- ❖ The 2009 Housing Summit will be on April 24th in Council Chambers at City Hall from 8:30am-2:30pm. Lunch will be provided. Jonathan Barfield will be the opening speaker. To register visit www.AHCSENC.com. Attached is the program for the Summit.
- ❖ Will possibly be promoting Summit on the Rhonda Bellamy Show. It will be broadcasted on G TV.

- ❖ Douglas Harrington informed the group of the **Pentagon Federal Credit Union**. They serve members of the Air Force, Army, Coast Guard, Department of Homeland Security, Department of Defense, defense-related companies, and the Veterans of Foreign Wars. The Union offers mortgages, credit cards, automobile loans, personal loans, checking, money market savings, and other accounts. For more information, [click here](#).

IV. City/HOP Information on Affordable Housing

- ❖ Dana Blanks, Housing Financial Counselor for the City of Wilmington, has requested support from PAH. She needs some guidance as far as promoting and money saving ideas.
- ❖ Jody will contact her to get more specific information on how PAH can help.

V. HOP Financing

- ❖ Attached is a handout that specifies four requirements a client must meet if they intend to use HOP Financing.

VI. 2009 Committee Meeting Schedule

- ❖ *Thursday, April 30th*
- ❖ *Friday, May 29th*
- ❖ *Thursday, June 25th*
- ❖ *Thursday, July 30th*
- ❖ *Thursday, August 27th*
- ❖ *Friday, September 25th*
- ❖ *Thursday, October 29th*
- ❖ *Friday, November 20th*
- ❖ *Thursday, December 31st*

VII. Next Meeting

Date – **Thursday, April 30th**

Time - **8:30 AM**

Place – **WRAR Conf Room**

Presents



Breakfast with the City

*A Homeownership Pool
(HOP)*

Information Session

Learn how to obtain financing for your buyers through the City of Wilmington's HOP Program. Registration is Required ~ Space is Limited. Call 910.341.7836 additional information. Session is open to all Wilmington Area Real Estate Brokers.

Event to be held at City Hall in City Council Chambers on the 2nd floor.

102 North 3rd. Street ~ Wilmington, NC 28401

Wednesday – April 22,, 2009 ~ A light breakfast will be served from 8:30-9:00 a.m.

Information Session from 9:00 –10:00 a.m.