



Working for **YOU** everyday.



2004 Annual Report • 2005 Program of Work



Mission Statement

“Provide leadership for the enhancement of the real estate industry in Louisiana and assist REALTOR® members in the profitable and ethical operation of their business.”

Louisiana REALTORS® represents its membership on important real estate issues to state and federal government, and provides legal assistance, professional development opportunities, industry information, discounts and unique services for its membership.

Real estate licensees who join a local Board of REALTORS® also become members of Louisiana REALTORS®. We have approximately 10,000 members statewide.

Working for YOU everyday.

The information contained in this publication highlights the work that Louisiana REALTORS® did on its members' behalf during 2004, including a number of successes in the state legislature, including victories on Homestead Exemption, Do-Not-Call, and other key real estate issues. Programs and priorities for the state association in 2005 are also presented, including an updated selection of member benefits and discounts available to LR members.

As you can see, Louisiana REALTORS had a busy and productive year, and we look forward to a successful 2005. For more information on any of the issues or programs referenced in this publication, please contact Louisiana REALTORS. Thanks for your continued commitment and involvement!

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PROFESSIONAL DEVELOPMENT

For more information on activities in this area, contact Sandy Lash at 1-800-266-8538 or sandy@larealtors.org.

2004 Program Recap...

GRI Courses

Louisiana REALTORS® conducted 21 Graduate REALTOR® Institute (GRI) courses during the year, drawing over 500 attendees. For 2004, courses were scheduled in 3-day clusters in order to be more convenient for members and a number of new topics were introduced. Instructors included Gee Dunsten, Adorna Carroll, Terry Watson and other high-profile national speakers.

ABR Courses

LR conducted three offerings of the ABR (Accredited Buyer Representative) designation course in 2004, with 65 REALTOR® members completing the course and an approved elective to earn the prestigious ABR designation.

CE for Louisiana e-PROs

LR officially endorsed NAR's e-PRO certification for Internet professionalism for REALTOR® members interested in completing a technology certification program. Upon successful completion of the program, LR members will not only earn the e-PRO designation, but can also pick up 8 hours of CE credit or 24 hours of broker prelicensing credit. To be eligible for the CE or prelicensing credit, students must register for the course through LR's e-PRO site at <http://louisianaaorepro.internetcrusade.com>.

REALTOR® Education Day

Over 200 REALTORS® attended REALTOR® Education Day during the state's Fall Convention in Lafayette on September 22. LR's lineup of star instructors included Bill Barrett, Terry Watson and Adorna Carroll. Incoming NAR president Al Mansell also conducted a powerful leadership seminar for REALTORS®. Education Day participants received 10 hours of CE credit.

Expanding Homeownership course

LR, in partnership with Fannie Mae and Hibernia Mortgage Banking, conducted eight 2-hour continuing education seminars throughout the state to help REALTORS become more knowledgeable about low-cost mortgage financing options and to promote consumer awareness about the benefits of seeking out responsible lenders and shopping for the best mortgage.

LR Leadership

In 2004, seventeen candidates graduated from LR Leadership, the Louisiana REALTORS® leadership development program. The program's four retreats were based on building a foundation of leading and interacting; political involvement and awareness on the federal, state and local levels; understanding Louisiana; and communication skills. To date, 45 REALTORS® have graduated the program.

Coming in 2005...

Professional development offerings in 2005

The Graduate REALTOR® Institute (GRI) program provides a strong educational foundation for REALTORS® to better serve and protect their clients. Louisiana REALTORS® has scheduled 23 "in-classroom" GRI courses throughout the state in 2005, covering a variety of topics from marketing and servicing listed properties to real estate law. LR has also scheduled other designations/certificate programming for 2005, such as ABR (Accredited Buyer Representative), ABRM (Accredited Buyer Representative Manager), REBAC one-day elective courses; and ITI (Instructor Training Institute). A catalog of courses will be distributed to members in early 2005.

REALTOR Education Symposium

A new event for 2005 which combines REALTOR® Education Day and the REALTOR® Expo into a stand-alone event scheduled for early June. The one-day CE program will feature top national instructors covering professional development topics geared towards residential specialists, brokers and managers. Attendees can also check out the latest real estate-related products and services at LR's third annual REALTOR® Expo.

Broker/Manager Summits

Special professional development sessions geared toward brokers and managers, covering topics such as strategic business

management, how to plan for profit, managing for peak performance, adding "fee-for-service" to the listing/selling business, and more. LR anticipates conducting the summit in conjunction with the January 2005 Leadership Symposium and a potential second offering later in the year.

Power Tools for Brokers

A CD-ROM for brokers featuring information on topics such as fair housing, funds management, agency, office policies, advertising; self promotion; anti-trust and contracts, along with a multitude of risk management resources to reduce the potential of litigation within the transaction.

Online Learning Center

LR will continue to expand its Online Learning Center (<http://larealtors.360training.com>) in 2005, with new 4- and 8-hour courses, including GRI, and NAR and Louisiana Real Estate Commission-required topics. Eight new courses are currently in development at this time.

GRI Master's Program

LR will introduce advanced programming in 2005 to include technology and advanced marketing for those who have already earned the GRI designation. This new state designation program will consist of 5 courses.

LR Leadership

LR's acclaimed retreat-based leadership development program identifies emerging REALTOR® leaders in the state and provides training to help sharpen their leadership skills. The program's goal is to help potential REALTOR® leaders exert a strong and positive influence on the future of the state association and the real estate profession in their community.

PROFESSIONAL STANDARDS

For more information on activities in this area, contact Sandy Lash at 1-800-266-8538 or sandy@larealtors.org.

2004 Program Recap...

Professional Standards & Mediation Training

During March 2004, Louisiana REALTORS® conducted two professional standards and mediation seminars in Baton Rouge and Kenner. Alice Martin from the Arizona Association of REALTORS® served as the instructor for "Procedurally Speaking" and "Let's Mediate." 64 people attended the sessions in Baton Rouge, with 46 attending in Kenner.

LR also adopted a new Statewide Professional Standards Agreement in April 2004 to create statewide professional standards enforcement procedures of the Code of Ethics, including the mediation of disputes, the conduct of ethics complaints and the conduct of arbitration hearings to better serve members. Policy was also adopted requiring that leaders and members of the Louisiana REALTORS® Leadership, Grievance, Professional Standards and Mediation Teams have current, annual training in professional standards enforcement. This new policy has been distributed to all local associations.

eEthics Newsletter

LR's informative bimonthly electronic communication to state directors, state/local chairs, vice chairs and members of Grievance, Professional Standards & Mediation Committees covers professional standards enforcement, policy/procedure changes, case studies and mediation.

Coming in 2005...

Multimedia Delivery of Professional Standards Training

LR will introduce the online delivery of professional standards enforcement training through the LAREALTORS.org website in 2005. This will provide an efficient solution to training state and local association committee leaders and members of Grievance, Professional Standards and Mediation Teams on the Code of Ethics and enforcement procedures. The program will also satisfy the NAR quadrennial requirement for ethics training and the LR policy to qualify to serve as leaders/members of the state Grievance, Professional Standards and Mediation Teams.

LEGISLATIVE, LEGAL & RISK MANAGEMENT

For more information on activities in this area, contact Norman Morris at 1-800-266-8538 or norman@larealtors.org.

2004 Program Recap...

Homestead Exemption Victory Caps Successful '04 Session

Louisiana REALTORS® worked to successfully pass important Homestead Exemption legislation during the 2004 session. The LR-sponsored legislation solves inequities associated with the existing homestead exemption laws, clarifies who is entitled to receive the exemption and provides a common set of guidelines for every assessor across the state. After a successful LR public awareness campaign, Constitutional Amendment #2 was passed overwhelmingly by voters statewide in November. REALTORS® responded overwhelmingly to LR's electronic Calls-to-Action, resulting in thousands of messages being sent to legislators throughout the session. For complete information on the homestead exemption effort and other key issues addressed in the 2004 session, see the LR's Legislative Recap section beginning on page 9.

REALTOR® Day at the Legislature

LR's annual REALTOR® Day at the state legislature, held in April during the Spring Business Meetings in Baton Rouge, was very successful. REALTORS® had an exclusive audience with Louisiana's 2004 U.S. Senate candidates in a special issues forum at the Capitol, and had the opportunity to lobby legislators on LR bills and real estate issues. A special downtown networking function was well attended by both REALTORS® and lawmakers.

Grassroots Outreaches

Nine Louisiana REALTORS® Legislative Outreaches were conducted throughout the state prior to the 2004 session, with record attendance among both legislators and REALTOR® members. These sessions provided an informative overview of key legislation and helped REALTORS® understand potential barriers to passing the homestead exemption law and other key real estate issues.

Record Year for LARPAC

LARPAC, the Louisiana REALTORS® Political Action Committee, set an all time record in 2004 thanks to the generous support of REALTOR® contributors. LARPAC raised over \$225,000 during the year and helped elect candidates at a 94% success rate on the state and national levels. Many local boards also contributed and helped elect local candidates to office - LARPAC made a difference to increase REALTOR® profits in 2005!

D.C. Activities

Over 70 Louisiana REALTOR® members traveled to Washington D.C. for the National Association of REALTORS® Midyear Meetings. In conjunction with the Meetings, LR held a luncheon honoring Louisiana's Congressional delegation with Representatives Rodney Alexander, Richard Baker, Jim McCrery, and David Vitter in attendance. LR also coordinated an evening reception at Sen. Mary Landrieu's home with Landrieu, Rep. Chris John and LR members attending. These events help REALTORS strengthen their relationships with Louisiana's elected members of Congress.

Property Disclosure Form Resources

After the Louisiana Real Estate Commission approved the final adoption of the Statewide Property Disclosure Form and the Mold Disclosure Brochure, LR distributed a kit to each local association that included the Property Disclosure Form, frequently asked questions and suggested legal contract language on CD-ROM for member training purposes. LREC will make changes to the form annually in December as necessary.

Coming in 2005...

2005 Legislative Session

The 2005 state legislative session is set to kick off on Monday, April 25 in Baton Rouge. LR will be proposing legislation concerning real estate non-compete clauses and real estate transfer taxes, as well as monitoring over 500 bills during the session.

REALTOR® Day 2005

REALTOR® Day 2005 is scheduled for Wednesday, April 27, in conjunction with LR's Spring Conference in Baton Rouge. Participating REALTORS® will have the opportunity to meet with state lawmakers one on one to discuss the LR legislative agenda and key real estate issues. The activities will conclude with a reception for legislators in the downtown area.

Congressional Relations

Louisiana REALTORS® staff and volunteers will be participating in Washington D.C. legislative events and office visits outside of the NAR midyear meetings in an attempt to advance national and state REALTOR® legislative issues. The goal is to continue

developing the relationships with members of Congressmen and their staffs in order to further LR's pro-real estate agenda.

Risk Management Roundtables

LR will conduct regional programs designed to provide educational updates on key real estate/regulatory issues such as mold, Do-Not-Call, CLUE (Comprehensive Loss Underwriting Exchange) reporting, etc. Programs will be scheduled in conjunction with legislative outreach events or as stand alone events.

MEMBER SERVICES, INFORMATION & TECHNOLOGY

For more information on activities in this area, contact Kevin Calbert at 1-800-266-8538 or kevin@larealtors.org.

2004 Program Recap...

Marketing & Communications

In 2004, Louisiana REALTORS® contracted with Harris-Deville & Associates to develop a marketing and awareness campaign for the association. Primary objectives of the campaign are to increase the visibility of LR and LR services to its members and the general public, and to establish the association as the premier source of information on real estate issues in Louisiana. The campaign will begin in 2005.

Technology Seminars

"Real World Tech for REALTORS®," an interactive panel discussion with industry experts and high-tech brokers was a success at LR's Spring Business Meetings with 95 REALTORS® in attendance. The unique discussion forum moderated by Roald Marth brought attendees up to speed on the latest trends in business and real estate technology while delivering 4 hours of CE credit. In December, LR presented "The Top 10 Technology Mistakes that 99% of Agents Make," an informative, discounted GRI course taught by star instructor Terry Watson and sponsored by U.A. Durr Home Warranty.

Expanded Member Benefits & Discounts

LR expanded its lineup of member discounts and affinity programs again in 2005. Key additions included major medical insurance through InsMark of America, long-term healthcare through Physicians Mutual, discounted dial-up Internet access through Away2Net, and DNCQuickcheck, a valuable online Do-not-Call compliance tool offered by PossibleNOW. For a complete listing of member discount programs, see page 11.

Web assistance for member brokers

LR partnered with EATELWEB on a web development and hosting solution for brokers and agents. EATELWEB's Keelson product is a turn-key, user-managed web development platform that enables REALTORS® to easily and efficiently set up and manage a website. Through the arrangement with LR, Keelson is offered at a 15% discount to REALTOR® members.

Technology Resource Center

A new section of the LR website focusing on technology was unveiled in 2004. The new Technology Resource Center at www.LAREALTORS.ORG/tech serves as an expanding collection of valuable tech support info, procedures and products designed to help REALTORS® in their day-to-day practice.

Coming in 2005...

Marketing & Communications

Louisiana REALTORS® will move forward with the implementation of its marketing campaign in 2005, beginning with two REALTOR® focus groups in January. Information from the focus groups, communications audit, and other feedback vehicles will be used to improve LR communications, develop relevant products and services, and establish a successful marketing effort for the association.

Online Consumer Information

In 2005, LR will expand its current LA.LIVING.net website to provide improved tools and information for consumers. Additional features will include information on the benefits of using a REALTOR®, mortgage calculators, real estate statistics, school information, and more.

Technology Education

After the success of "Real World TECH for REALTORS" at the 2004 Spring Business Meetings, another informative technology panel program featuring industry experts will be conducted in 2005. This CE seminar is expected to be scheduled in conjunction

with REALTOR® Education Day in early summer.

Real Estate Business Assistance Center

LR will develop a new online resource center at LAREALTORS.org that will provide basic organizational information for brokerages, including an overview of general real estate business models and other business resources.

Website Expansion

Among the additions to the LAREALTORS.org site in 2005 will be a new Professional Conduct section, an expanded Professional Development section, the ability for REALTOR® members to access their education credit status, and other interactive features.

COMMERCIAL BUSINESS & INDUSTRY

For more information on activities in this area, contact Kevin Calbert at 1-800-266-8538 or kevin@larealtors.org.

2004 Program Recap...

eNews Commercial

eNews Commercial, a new e-publication geared specifically toward commercial REALTOR® members, was launched in June. The publication is distributed to approximately 500 commercial members monthly and features news pertinent to the commercial market and economic development in the state.

Commercial section of LR website

Louisiana REALTORS® developed a Commercial section on the LAREALTORS.org website in 2005. The section includes a statewide commercial REALTOR® events calendar, eNews Commercial, details on pertinent education programs, downloadable forms, and links to online resources for commercial REALTORS®. A commercial referral directory is also being developed within this section and will be online in 2005.

Commercial Events & Activities

LR's 2005 Commercial Development Conference was held in New Orleans on October 11 and was attended by over 40 commercial practitioners from the area. Attendees received an informative briefing from NAR staff, LR's legal counsel, and industry experts on the topics of brownfields redevelopment, taxation, toxic mold, commercial case law, wetlands legislation and community development districts.

During the Fall Convention in Lafayette, over 100 REALTORS® attended LR's economic development luncheon, which featured Louisiana Department of Economic Development Assistant Secretary Skip Smart, and Ramesh Kolluru with the Center for Business Technology at the University of Louisiana at Lafayette. A special networking dinner was also held for commercial convention attendees.

Coming in 2005...

Statewide Alliance of Commercial Entities

LR will embark on a concentrated effort to improve communication and work cooperatively with local board CIDs and state/regional chapters of other commercial REALTOR® organizations. The goal is to improve services for Louisiana's commercial practitioners and increase awareness of available programs and services while avoiding a duplication of efforts.

2005 Commercial REALTOR Events

LR will again conduct its annual Commercial Development Conference in 2005. This CE program will feature a congressional representative and experts on issues of importance to the commercial REALTOR®. LR also plans to conduct a 1 or 1-1/2 day "Commercial REALTOR® Summit" that will include education & networking opportunities for commercial practitioners. LR will also consider partnering with other commercial REALTOR® organizations on this event.

Economic Development

LR will continue its efforts to position the Commercial Business & Industry Team as a statewide advisory group on economic development issues, seek beneficial relationships with state/local government and other economic development entities, and seek LR representation on related boards and committees.

The Louisiana Legislature adjourned on Monday June 21, 2004. Louisiana REALTORS® sponsored several pieces of legislation and monitored many more to make sure that real estate interests were advanced and protected. What follows is a recap of all legislative activity pertinent to the real estate industry during the 2004 session. For more specific information or questions please feel free to contact Norman Morris at 1-800-266-8538 or norman@larealtors.org, or you can visit www.legis.state.la.us to view a specific piece of legislation.

LR SPONSORED BILLS:

SB 460 (Act 313): Homestead Exemption (Senator Dupre)

Issue: The homestead exemption will be granted in full if the property is owned and occupied by November 15th of the current calendar year, regardless of the prior status of the property. The law does exempt the Parish of Orleans because of the method of tax collection in that specific parish.

Outcome: SB 460 (Act 313) has been signed into law and is in effect.

SB 806: Homestead Exemption (Senator Dupre & Representative Doerge)

Issue: This proposed constitutional amendment to Louisiana's homestead exemption laws contain the following provisions:

- Guarantee that surviving spouses will receive the full exemption,
- Guarantee that a former spouse will receive the full exemption if title is in the name of either or both of the former spouses,
- Provide for homestead exemption to property owned by an irrevocable trust,
- Provide for a homestead exemption to property where the usufruct of the property has been granted to no more than two usufructuaries,
- Provides for a homestead exemption to property owned in indivision limited to the pro rata ownership interest of that person occupying the homestead, provides for a continuation of the homestead exemption for any properties as of June 20, 2003 that had been receiving an exemption under a bond for deed contract regime.

Outcome: SB 806 (Constitutional Amendment #2) was overwhelmingly passed in the November 2, 2004 state election with 78% of the vote.

HB 1030 (Act 857): Do-Not-Call (Representative Pinac)

Issue: Louisiana's Do Not Call Law was amended to contain the following provisions:

- Requires that the Louisiana Public Service Commission by January 1, 2006 establish and maintain a single "Do Not Call" list including all registrants with the Federal and State lists and update this listing monthly,
- Provides a safe harbor provision to protect solicitors who make an honest calling mistake and who have implemented training and office policies, reduced fees for solicitors that share lists with agents.

Outcome: HB 1030 (Act 857) has been signed into law.

FAVORABLE INDUSTRY LEGISLATION

HB 793 (Act 844): Mold Liability (Representative Dove)

Issue: Provides for a limitation of liability against mold or mold damage for commercial and marine contractors as well as real estate licensees who represent marine or commercial contractors.

Outcome: HB 793 (Act 844) has been signed into law.

HB 911 (Act 420): International Banks (Representative Lancaster)

Issue: Provides for the creation of international banks to operate and take in deposits in Louisiana.

Outcome: HB 911 (Act 420) has been signed into law.

OTHER LEGISLATION AFFECTING INDUSTRY

HB 401 (Act 45): New Home Warranty (Representative Flavin)

Issue: Provides for a reduction of warranty to five years on the major structural components of a new home under the new home warranty act. The law also excludes from the builders warranty existing and new trees.

Outcome: HB 401 (Act 45) has been signed into law.

SB 52 (Act 452): Property Disclosure Form (Senator Ullio)

Issue: Requires the Louisiana Real Estate Commission to amend property disclosure form by July 1, 2005, adding a question concerning the availability and status of homeowner's association documents and agreements.

Outcome: The original legislation in its original format would have created an undue burden on sellers and their agents to provide a multitude of other documents to buyers. LR-amended legislation stated in the issue passed and has been signed into law.

HB 1147 (Act 546): Property Disclosure Form (Representative Daniel)

Issue: This legislation will require the LREC to amend the property disclosure form by April 1, 2005 and adding a question concerning whether the property has been zoned commercial or industrial.

Outcome: HB 1147 (Act 546) has been signed into law.

LEGISLATION DEFEATED BY LR

HB 1496 (Representative LaBruzzo)

Issue: This legislation would have eroded all current homeowner's association covenants and restrictions.

Outcome: After an extended dialogue with Representative LaBruzzo, he decided not to proceed with legislation.

SB 256 (Senator Nevers)

Issue: This proposed legislation would have required a landowner who knows or who has reason to believe that a hazardous substance or waste has been discharged on land held for sale to disclose to the buyer and to provide copies of environmental studies and tests conducted. Failure of landowner to comply would have constituted grounds for an action under redhibition.

Outcome: The proposal was eventually removed from the files of the Senate.

SB 257 (Senator McPherson)

Issue: This proposed legislation would have changed the way all contracts in Louisiana are handled and conducted. The proposal authorized either party to a contract to terminate the contract at any time during any automatic renewal period after one has provided written notice to the other party at least 30 days prior to the termination.

Outcome: The bill was defeated in the House Civil Law Committee

SB 462 (Senator Fontenot)

Issue: This proposal would have required the lender to deliver or cause to deliver a mechanical plant inspection to a buyer on or before the time an offer is entered into on the property. The inspection would have had to also be certified by the manufacturer of the mechanical plant.

Outcome: The legislation was postponed until LR could meet with the environmental inspection company that proposed this legislation.

LOCAL BILLS OF INTEREST

HB 66 (Representative Murray)

Issue: This proposal would have allowed judges in Orleans Parish to raise court fees to build a 90 million dollar courthouse. The New Orleans Metropolitan Association of REALTORS®, in concert with state staff were able to amend the bill to require any new additional court filing fees would have to come back before the full legislature for approval.

Outcome: The bill failed to pass on the last day of session in a conference committee.

HB 1227 (Representative Hill)

Issue: This proposed legislation would have required the clerk of court in Allen Parish to collect a fifteen dollars a page fee for any documents filed with the Clerk of Court in Allen Parish. The Clerk would then have to remit this fee to the Allen Parish Assessor.

Outcome: LR was successful in amending out any documents filed in the mortgage records and the bill finally died on the last day of session on the Senate floor. There were also several identical bills filed in Vermillion and other parishes that failed to pass as well.

Member Services & Benefits

Information on Member Service Programs, Benefits & Discount Programs

Louisiana REALTORS works continually to develop new benefits for its membership. Through arrangements with selected vendors, LR has been successful in saving its members money on a number of business and real estate-related products and services. A listing of current LR member discount programs and service benefits are listed below. For details on how to participate in these programs or for the most up-to-date listing, please visit www.larealtors.org/memberserv/ms_discounts.asp. Contact Kevin Calbert at 1-800-266-8538 or kevin@larealtors.org for more information.

Business & Financial Products and Services

Louisiana REALTORS Platinum Card - MBNA

Platinum MasterCard with no annual fee, a credit line of up to \$100,000 and 24-hour customer service.

Priority Partners Banking Services for REALTORS - Regions Bank & Union Planters Bank

Regions Bank & Union Planters Bank offer a special package of banking services designed to help REALTORS meet their financial needs. Includes free checking account, Visa checkcard, full online banking services, and discounts on a variety of banking services from traveler's checks and safe deposit box rental to MasterCard and Visa credit cards and installment loans.

Health & Insurance

Major Medical Health Coverage - Ins/Mark of America

Two discounted health insurance plans are available for LR members through Ins/Mark of America. The Preferred Medical plan, underwritten by American National and designed for individuals and families, features premiums reduced by 30-40%, five different deductibles to choose from, and \$7,000,000 in maximum lifetime coverage. The Short-Term Major Medical plan provides the next-day issue of a renewable one-year health insurance policy with affordable premiums.

Prescription Drug Discount Card - Ins/Mark of America

A FREE discount prescription drug card that provides discounts of up to 40% on generic drugs and 20% on name brand drugs to LR members. The card, administered through Alliance HealthCard, is honored at CVS, Kroger, Walgreen's, Winn Dixie and many other independent and chain pharmacies.

Discounted Dental, Vision, Other Medical - Louisiana Dental Plan

Through Louisiana Dental Plan, Louisiana REALTORS is offering discounted dental, vision and other coverage to REALTOR members. In addition to dental benefits, participating Louisiana REALTOR members will also receive vision, hearing, massage therapy, cosmetic surgery, chiropractic service and prescription drug benefits. Louisiana Dental Plan is a reduced fee Dental Preferred Provider Network (DPPN). Unlike traditional dental insurance, the program has no waiting periods, no claim forms and no annual or lifetime maximums. Orthodontics and pre-existing conditions are included, and they require no pre-authorization for treatment.

Alliance Dental Plan - Ins/Mark of America

Ins/Mark of America is now offering the brand new alliance dental plan, an inexpensive alternative to a fully insured plan using CIGNA Dental Network Access. Louisiana REALTOR members and their families can save an average of 41% on routine dental procedures. Monthly costs are as low as \$10 for individual members (or discounted to \$99 annually) and \$20 for families (discounted to \$199 annually).

Long Term Healthcare - Physicians Mutual

LR has partnered with Physicians Mutual Insurance Company on an attractive franchise package of long-term care benefits available to REALTOR members.

Long Term Healthcare - Monumental Life

Members, their extended family and employees receive an 8% premium discount, simplified application process and consultation with a long term care insurance specialist.

No-Cost Accidental Death & Dismemberment Coverage - ACA Assurance

ACA Assurance offers no-cost Accidental Death & Dismemberment (AD&D) coverage for Louisiana REALTORS®.

Complimentary coverage in the amount of \$3,000 is available to all members, with the option to purchase additional protection ranging from \$15,000 - \$250,000 at very reasonable rates.

Technology-related & Internet Products & Services

Web Development & Hosting - EATELWEB

EATELWEB's Keelson product is a turn-key, user-managed web development platform that enables REALTORS® to easily and efficiently set up and manage a website. Through the arrangement with LR, Keelson is offered at a 15% discount to REALTOR® members.

Premium Dialup Internet Access - Away2Net

Away2Net provides premium dial-up internet service to members of Louisiana REALTORS® at the very attractive discounted rate of \$16.95/month. In addition, the set-up fee has been waived for members of the association.

Online Do-Not-Call compliance - DNCQuickcheck by PossibleNOW

LR's partnership with PossibleNOW allows members to subscribe to the DNCQuickcheck service for only \$10 per month. DNCQuickcheck is an Internet-based service designed to provide complete compliance with the Do-Not-Call provisions of state and federal law. The system allows a user to check telephone numbers against the State, Federal and specific company Do-Not-Call lists and provides the documentation necessary for a "Safe Harbor" defense from any Do-Not-Call claim. In addition, DNCQuickcheck manages the documentation, reporting, training, policy, and data management associated with the Do-Not-Call regulations.

Online Utility Connection Services - ConnectUtilities.com

Louisiana REALTORS has an exclusive partnership with the nation's leading outsourced utility connection professional, ConnectUtilities.com. ConnectUtilities.com has consolidated the traditionally burdensome utility connection process, allowing for utility disconnections and/or connections to be taken care of in minutes, not hours. Through our partnership, LR members have access to this convenient online connection service FREE OF CHARGE.

REALTOR® Safety Products - SafeShow Inc.

Louisiana REALTOR® members receive 20% off all protection products offered by Safeshow Inc. Safeshow is the first and only company that manufactures safety products specifically for REALTORS.

Virtual Tour Development - 3cim, Inc.

Through a partnership with 3cim, Inc., Louisiana REALTOR® members receive discounted rates on Virtual Tour development services for their online listings. LR members can purchase 3cim's basic 4-scene tours at a discounted rate of \$89.00 per tour (regularly \$119.00) and discounts are available on other 3cim virtual tour packages as well.

In addition to the discount and benefit programs offered by Louisiana REALTORS®, the National Association of REALTORS® offers a variety of special discounts and offers through its REALTOR® VIP program. Check out the current selection of REALTOR® VIP discounts at REALTOR.org.

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