



D R A F T ... WORKING DOCUMENT

## Indiana GRI Program Long Range Strategic Plan (2009 -2011)

*“Multi-Year (3 Year) Perspective and Plan Driven Budget ... NOT ‘My Year’ Perspective”*

To Be Adopted By Board Of Governors: [ Fall Meeting, 2009 ??? ]

**Graduate  
REALTOR® Institute**



*“Planning is everything ... plans are nothing”*

**D D Eisenhower**



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## **Two (2) Planning Objectives**

*[ Education ~ Knowledge ~ Skill Training ~ Teaching Selling and Technical Skills ~ Confidence ]*

### **Program Objective #1 – Education:**

**To identify, create and provide superior state of the art educational opportunities and tools that enhance professional competency and to promote high ethical standards of conduct, ethics and professionalism among GRI Designees.**

#### **Action Items:**

- A. Be current with membership needs – how (method) and what (curriculum) is presented.**
  - 1. Investigate alternative methods of delivery – online, video conferencing,
  - 2. Instructor Database – with feedback from previous attendees
- B. Recreate and re-work Master GRI**
- C. Realtor Survey**
  - 1. What kind of education desired?
  - 2. How do you want it delivered?
- D.**

*[ Delivery ~ Marketing ~ Quality Service To Clients/Public ]*

### **Program Objective # 2 – Marketing:**



**To aggressively market and promote the GRI as the premier designation to both REALTORS and consumers.**

**Action Item:**

- A. Website**
  - a. Class locations**
  - b. Class dates**
  - c. Instructors**
  - d. Class Offerings**
  - e.**
- B. Booth**
- C. Referral Network**
- D. Brochure**
- E. Joint marketing agreements with local boards**
- F.**

**I. Appointment of 2009-2011 Indiana GRI Program Long Range Strategic Planning Committee**

**A. 2009 Committee**

**(a) President Elect, Chair**

**Jeanne Scott GRI**



(b) Current President	Anne Liebert GRI
(c) Policies and Procedures Chair	Carolyn Egan GRI
(d) Curriculum (Education) Chair	Charmayne Saylor GRI
(e) Finance Chair	Jeanne Scott GRI
(f) Marketing/Technology(Communication) Chair	Rose Dobbins GRI
(g) Scholarship(Membership) Chair	Norm Hudson GRI
(h) Nominating Chair	Ricki Sipe GRI
(i) Long Range Planning	Donna Polcz GRI
(j) Long Range Planning/Facilitation	Bob Lewis GRI
(k) Younger Member(s)	(1) Brian Thompson (??? GRI) (2) (??? GRI)
(l) Director's Council Liaison	Bruce Bright GRI
(m) Executive Staff	Sherry Tilley, IAR, Senior Vice President
(n) Program Staff	Anne Baldwin, IAR Legal/Education Coordinator

## **II. Council Change Management: Constancy of Change**

*(The only constant in Real Estate is the constancy of change)*

- Continuing public policy challenges at all levels
- Dramatic population demographic and life style shifts



- Exploding applications of user friendly and accessible technology
- Competitive structure and alternative business model dynamics
- Blurring of global-domestic economies, markets, and performance
- On-going agent specialization, shifting of functions, and changes in compensation
- Increasing cadre of new Realtors® along with traditional baby boomer segment
- Proliferation of Realtor® educational opportunities and designations
- Internet and other technologies provide low cost “community of interest” functions
- Obtaining funding to support key initiatives and member service functions
- Establishing “plan driven” budgets
- Securing adequate numbers of qualified leaders
- Effectively interfacing with state, regional, and national associations

*Strategic Planning is a discipline to support the effective management of change*



### **III. National Association Of Realtors (NAR)**

#### **NAR's Mission and Vision**

##### **Mission**

The core purpose of the NATIONAL ASSOCIATION OF REALTORS® is to help its members become more profitable and successful.

##### **Vision**

The NATIONAL ASSOCIATION OF REALTORS® strives to be the collective force influencing and shaping the real estate industry. It seeks to be the leading advocate of the right to own, use, and transfer real property; the acknowledged leader in developing standards for efficient, effective, and ethical real estate business practices; and valued by highly skilled real estate professionals and viewed by them as crucial to their success.

Working on behalf of America's property owners, the NATIONAL ASSOCIATION OF REALTORS® provides a facility for professional development, research and exchange of information among its members and to the public and government for the purpose of preserving the free enterprise system, and the right to own, use, and transfer real property.

Source: NAR Website ([www.Realtor.org](http://www.Realtor.org)) / Adopted 12/14/2006



## **IV. Indiana Association Of Realtors**

### **IAR's Mission and Vision**

#### **Mission**

The mission of the Indiana Association of Realtors®, in cooperation with national and local Associations, is to sustain a healthy real estate market in Indiana

Source: IAR Directors Council, 2008

#### **Vision**

[ Under Construction ]



## **V. Indiana Graduate Realtor® Institute (GRI)**

### **GRI Mission and Vision**

*[Knowledgeable ~ Skillful ~ Professional ~ Confidence ~ Successful ~ Profitable]*

#### **Mission**

The mission of the Indiana Graduate REALTOR Institute is to train and develop professional, competent, confident and ethical REALTORS.

Source: GRI Long Range Strategic Planning Committee, March 17, 2009)

*[ Commitment ~ Educational foundation ~ Knowledge ~ Skills ~ Earning Designation ]*

#### **Vision**

The vision of the Indiana Graduate REALTOR Institute is to have the GRI designation enhanced and recognized as the symbol of a real estate professional whom makes a commitment to a superior level of professional service.

Source: GRI Long Range Strategic Planning Committee, April 20, 2009)



## **Purpose**

The purpose of the Board of Governors of the Realtors® Institute (to be referred to as Board) is to continue to evaluate the educational needs of the members for the GRI Program, develop policies and procedures, conduct the Graduate Realtors® Institute, review course content and instructors to assure NAR certification and Indiana CE credit, and to carry out other tasks as instructed by the Directors Council of the Indiana Association of Realtors®.

Source: Indiana GRI Policies and Procedures, April 21, 1999 and Amended January 31, 2006

## **Primary Thrusts** (???)

Quality Education  
Designation Recognition  
Candidate Confidence  
Quality Communication  
Strong Networking Opportunities



## **VI. NAR Strategic Plan [ 2009 – 2011]**

(As Outlined on the Realtor Website: [www.Realtor.org](http://www.Realtor.org) , March, 2009)

### **The Strategic Planning Process**

- A. Environmental Scan
- B. Member Need Assessment

### **NAR Moving Forward in 2009**

Each year, the National Association of Realtors® Strategic Planning Committee is charged with reviewing the **Values, Mission, and Strategic Objectives** that will guide the association over the next three to five years.

Because the real estate business is dynamic and competitive, the plan that drives our association must always be evolving and adapting to the changing environment.

The current plan (approved in November, 2008) is shorter and more succinct than previous plans. It contains a **Vision** and **Seven (7) Strategic Initiatives** with **End Results** attached to each.



## **Strategic Vision**

The National Association of Realtors® is the business and public policy advocate for its members and the consumers they serve.

## **The Strategic Initiatives**

1. Focus resources and services to ensure a continued and strong flow of capital into the real estate financing marketplace
2. Strengthen the relationship between Realtors® and consumers
3. Be the most comprehensive, reliable, and accessible source of real estate information for Realtors®
4. Strive to ensure the competency and professionalism of Realtors®
5. Create THE leading interactive real estate site for Realtors® and consumers
6. Strengthen the relationships between the Realtor® Organization and Realtors®
7. Promote and support public policies that advance the real estate industry, private property rights, and real property ownership for all



## **VII. IAR Strategic Plan [2009 – 2011]**

[Under Construction]

### **IAR Moving Forward in 2009**

[Under Construction]

### **Strategic Vision**

[Under Construction]

### **The Strategic Initiatives**

[Under Construction]

#### **A. Toward 2009 -2011 Indiana Association Of Realtors® Planning Issues (Assumptions)** **(As Presented to IAR Director's Council and Board of Directors, January 26-27, 2009)**

##### **➤ Realtors® Face A NEW Environment**

- More at work than a recession that will soon pass ... we face a smaller market, and fewer Realtors®
- The economy and housing market have yet to hit bottom, and will be followed by long term sluggish growth
- Economic forecasts predict years of challenge for the economy
- Regulatory pressure will lead to less available credit



- Fundamental changes in societal attitudes regarding consumption / savings ... people will consume less housing even if they can afford it
- **Structural Changes** in the Real Estate Industry
  - Increased consolidation of firms
  - Increased application of technology ( the “Obamanization” of the Real Estate industry)
  - More experimentation with business models
  - Demographic trends
- In Response, Realtor® Associations, at all three levels, must:
  - Take action now ... delaying cuts or re-structuring will make the problem worse
  - Fundamentally, re-think:
    - Service offerings
    - Methods of delivery
    - The relationship between the three (3) levels
    - Maintain reserve levels sufficient to ride out this period of uncertainty
  - Make sure your Local Association (and GRI Chapter) is having this discussion
- The Good News?
  - Long term we have fewer, more productive Realtors® in a more stable and sustainable market
  - There will be opportunity ... success will go to those who adapt ... make it you!
  - IAR has taken one large step in this direction with our governance restructuring

## Winter Legislative Conference

January 26-28

Indianapolis Marriott Downtown

### Indiana Association of REALTORS®

### 5 Year Budget Scenario Worksheet: Forecast Jan 09

	2008	2009	2010	2011	2012	2013
<b>Total Revenue</b>	2,966,950	2,929,900	2,519,300	2,570,482	2,804,627	3,092,295
<b>Change from Baseline</b>	-	(203,000)	(707,587)	(753,212)	(618,778)	(433,812)
<b>Revenue Cuts as % of Revenue</b>	0.0%	6.5%	21.9%	22.7%	18.1%	12.3%
<b>Memo: # of Members</b>	19,000	16,000	13,200	13,200	14,000	15,000
<b>Annual Dues Amount (assumes 3% annual inc.)</b>		150	155	159	164	169
<b>Total Expenditures</b>	3,131,992	2,823,759	2,823,759	2,823,759	2,823,759	2,964,947
<b>Change from Baseline:</b>						
<b>Budget Cuts</b>	-	308,233	402,192	498,971	598,653	560,137
<b>Budget Cuts as % of Baseline Exp.</b>	0.0%	9.8%	12.5%	15.0%	17.5%	15.9%
<b>Operating Surplus or (Deficit)</b>	(165,042)	106,141	(304,459)	(253,277)	(19,133)	127,348
<b>Cumulative Reduction of Long Term Reserves (2009 - 2013)</b>	(165,042)	(58,901)	(363,361)	(616,638)	(635,771)	(508,423)
<b>Annual Percentage Change in Total Expenditures</b>		-9.8%	0.0%	0.0%	0.0%	5.0%
<b>Total Reserves</b>						
<b>Beginning Balance</b>	2,100,000	1,800,000	1,906,141	1,601,681	1,348,404	1,329,271
<b>Surplus or (Deficit)</b>		106,141	(304,459)	(253,277)	(19,133)	127,348
<b>Ending Balance</b>	1,800,000	1,906,141	1,601,681	1,348,404	1,329,271	1,456,619





## **VIII . Indiana GRI Program Long Range Strategic Plan [2000 – 2011]**

### **A. The Strategic Planning Process**

#### **A. Environmental Scan**

1. Program Strategic Initiatives
2. Program Assumptions

#### **B. Indiana Realtor® Member GRI Need Assessment**

1. 2010 – 2011 Project

### **B. Indiana GRI Moving Forward in 2009**

Each year, the GRI Long Range Strategic Planning Committee is charged with reviewing the **Values, Mission, and Strategic Objectives** that will guide the GRI Program over the next three to five (3 to 5) years.

Because the real estate business is dynamic and competitive, the plan that drives the GRI Program must always be **evolving and adapting to the changing environment.**

The current plan (scheduled to be approved in **November, 2009**) is the Board Of Governors first attempt to outline a working plan. It contains a **Vision, Mission, Strategic Initiatives, Assumptions, and Objectives (Goals)** with **End Results** attached to each.



### **C. GRI Strategic Vision**

#### **Three (3) Strategic Initiatives (adapted from the NAR Strategic Initiatives)**

- #2. Strengthen the relationship between Realtors® and consumers
- #4. Strive to ensure the competency and professionalism of Realtors®
- #7. Promote and support public policies that advance the real estate industry, private property rights, and real property ownership for all

### **D. General Assumptions**

1. Some Realtors® will made the commitment to provide a high level of professional services by securing a strong educational foundation
2. Not all Realtors® are as professional as consumers and their contemporaries expect them to be
3. New Realtors® will have a higher level of technical competence
4. While a cadre of younger and well educated professionals will enter the industry, many new Realtors® will be entering the profession as valuable “second career” professional  
[... “fewer, more productive Realtors®” ...]
5. GRI Program educational curricula must continue to increase candidates technological proficiency by being proactive in increasing technological skills in its training and practices  
[ ... “the Obamanization of the Real Estate industry” ...]



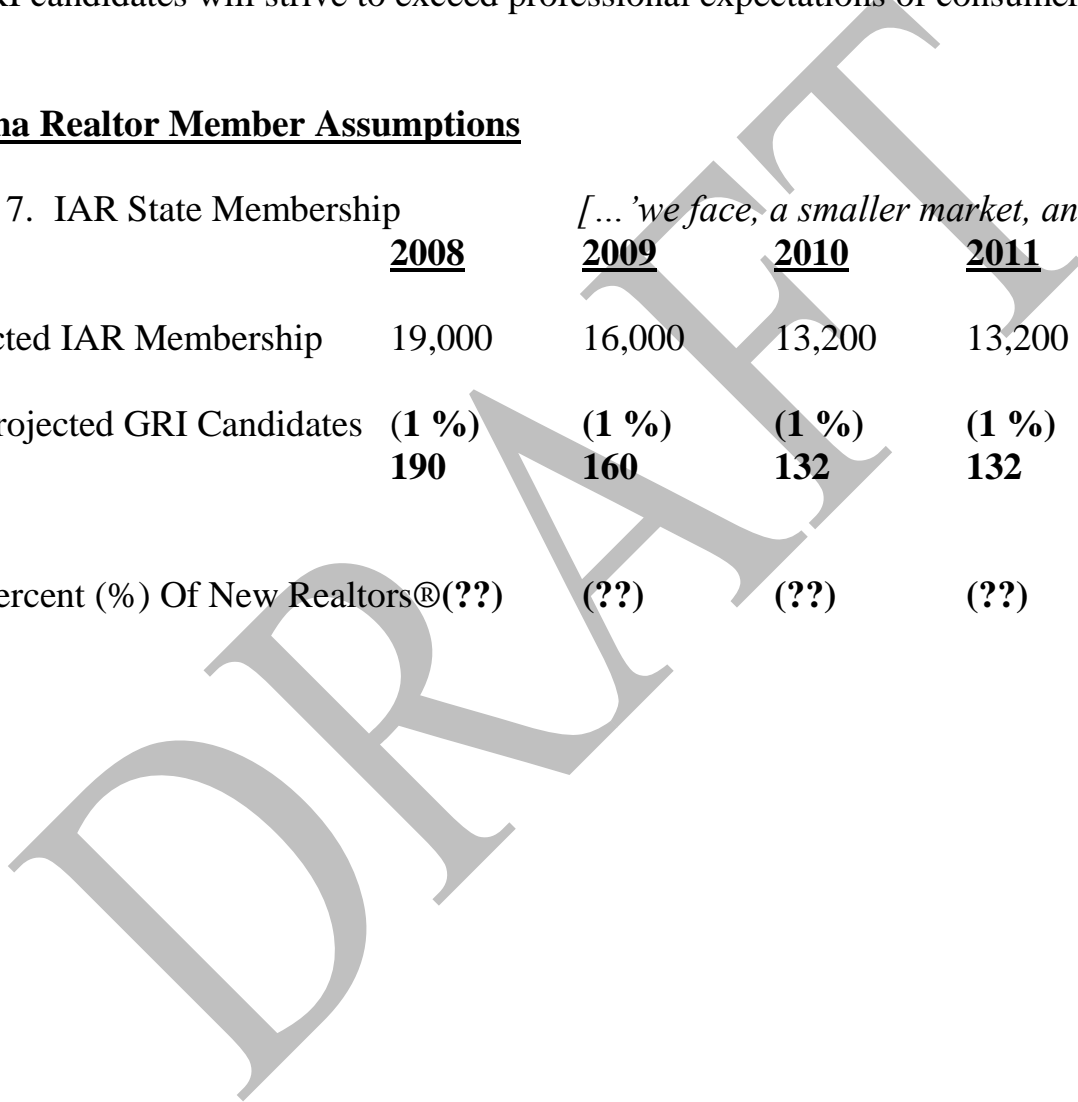
6. GRI candidates will strive to exceed professional expectations of consumers and contemporaries.

**E. Indiana Realtor Member Assumptions**

7. IAR State Membership

*[... 'we face, a smaller market, and fewer Realtors®' ...]*

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
▪ Projected IAR Membership	19,000	16,000	13,200	13,200	14,000	15,000
▪ e.g. Projected GRI Candidates	(1 %) <b>190</b>	(1 %) <b>160</b>	(1 %) <b>132</b>	(1 %) <b>132</b>	(1 %) <b>140</b>	(1 %) <b>150</b>
▪ e.g. Percent (%) Of New Realtors®(??)		(??)	(??)	(??)	(??)	(??)





**“Multi-Year (3 Year) Perspective And Plan Driven Budget” ... NOT “My Year” Perspective**

X.

**WORKING PLAN**

**Program Objective/Goal #1**

*[ Education ~ Knowledge ~ Skill Training~ Teaching Selling and Technical Skills ~ Confidence ]*

**e.g. [To create and provide superior state of the art educational opportunities and tools that enhance professional competency]**

*[ TO BE WRITTEN ]*

**Long Term Vision**

- Increased knowledge and skill for GRI Candidates
- Increased professionalism
- Increased professional communication
- Strict adherence to the Realtor® Code of Ethics and Realtor® Professional Standards

**Key Obstacles**

- Competition from other designations (ABR, CRS, SRES)
- Fewer Realtors projected in 2009 -2012®



- Lack of, or very limited training of many licensed Realtors®
- Lack of encouragement from principal brokers for basic and advanced Realtor® education

Measurements

- A. Number of Realtors® enrolling, and completing advanced Realtor® education and training programs
- B. Earnings of GRI Candidates and Designees

# 1 Strategic Program Implementation: Priorities-Processes (To Focus Efforts and Stimulate Achievement)

<u>Action Plans</u> (Strategies and Tactics)	<u>Timeframe</u>	<u>Resources</u> (Human & Financial)	<u>Performance Metrics –Update</u> (Qualitative & Quantitative)
e.g. 1. Selected most qualified instructors	2009, 10, 11	Increase instructor stipend	Instructor evaluations
2. ???			
3. ???			
4.???			



## **Program Objective/Goal # 2**

***[ Professional Performance ~ Ethical Practices ~ Peer Recognition For Professional Manners ]***

**e.g. [To ensure that high ethical standards of conduct, ethics and professionalism exist in the Program]**

***[ TO BE WRITTEN ]***

### **Long Term Vision**

- Realtors® will perform in a ethical and professional manner
- 

### **Key Obstacles**

- Reluctance of many Realtors® to seek advanced educational opportunities
- 

### **Measurements**

- A. Monitor individual Association/Board professional standards violations
- B.



**# 2 Strategic Program Implementation: Priorities-Processes**

(To Focus Efforts and Stimulate Achievement)

<b><u>Action Plans</u></b> <b>(Strategies and Tactics)</b>	<b><u>Timeframe</u></b>	<b><u>Resources</u></b> <b>(Human &amp; Financial)</b>	<b><u>Performance Metrics –Update</u></b> <b>(Qualitative &amp; Quantitative)</b>
e.g. 1. Investigate program offerings	2009, 10, 11	\$ 0.00	* Semi-annual staff monitoring * Curriculum Committee monitoring
2. ???			
3. ???			

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### **Program Objective/Goal # 3**

*[ Delivery ~ Marketing ~ Quality Service To Clients/Public ]*

**e.g. [To increase marketing and promotional efforts of the Program toward both GRI candidates and consumers]**

**[ TO BE WRITTEN ]**

#### Long Term Vision

- Every Realtor® member receives and invitation of become a GRI candidate
- 

#### Key Obstacles

- Difficulty in reaching all Realtors® (“ Just ASK them”)

#### Measurements

- A. Number of GRI Program Brochures distributed
- B. Number of “E-mail Blasts” sent out by IAR staff



**# 3 Strategic Program Implementation: Priorities-Processes** (To Focus Efforts and Stimulate Achievement)

<b><u>Action Plans</u></b> <b>(Strategies and Tactics)</b>	<b><u>Timeframe</u></b>	<b><u>Resources</u></b> <b>(Human &amp; Financial)</b>	<b><u>Performance Metrics –Update</u></b> <b>(Qualitative &amp; Quantitative)</b>
e.g. 1. Create GRI Program Brochures	2009, 10, 11	\$ 1,000.00	Number of brochures sent
2. Create/send “E-mail Blasts	2009, 10, 11	00.00	Filing of distribution list
3. ???			
4. ???			

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**Program Objective/Goal # 4**  
***[ Referrals ]***

**e.g. To provide state-wide referral opportunities**

**[ TO BE WRITTEN ]**

**Long Term Vision**

- GRI's will create a contact management data base to keep in touch with all three (3) year classmates
- 

**Key Obstacles**

- Just doing it
- 

**Measurements**

- A. List of GRI Candidates using data base management for referrals
- B.



# 4 Strategic Program Implementation: Priorities-Processes (To Focus Efforts and Stimulate Achievement)

<u>Action Plans</u> (Strategies and Tactics)	<u>Timeframe</u>	<u>Resources</u> (Human & Financial)	<u>Performance Metrics –Update</u> (Qualitative & Quantitative)
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e.g. 1. Provide GRI attendance lists	2009, 10, 11	\$500	Staff administrator records
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2. ???

3. ???

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## Appendix A

# GRI PROGRAM ~ SAMPLE OF A QUESTIONNAIRE FOR CONSIDERATION IN 2010 - 2011

## CRS /PROGRAM / CHAPTER STRATEGIC PLANNING SURVEY

This CRS Chapter Strategic Planning Survey will be used to provide member and non-member input needed to formulate a strong and relevant Strategic Plan. To provide your input, please answer each question in all Sections by checking the appropriate box or providing a written answer. If you are not sure of your answer or do not want to answer a questions, check the No Opinion response. Please note that some questions will apply only to current Chapter members while others should be answered by both Chapter members and non-members. Please complete and return your Strategic Planning Survey Questionnaire by \_\_\_\_\_, 2007

### PROFILE INFORMATION

1. What is your current age and for how many years have you been working in residential real estate?

Age: \_\_\_\_\_

No Opinion

Years in Real Estate: \_\_\_\_\_

2. Do you work for a large franchise organization (like REMAX, Coldwell Banker, etc) or for an independent real estate company?

Large franchise organization

Some other type of organization



- Independent real estate company       No Opinion

3. On average, how many REALTORS® work in your office?

Total Number: \_\_\_\_\_  No Opinion

Of the total number of REALTORS® given in Q3, how many hold some form of CRS Council Membership, as Designees, Candidates, or General Members?

Number: \_\_\_\_\_  No Opinion

Of the total number of REALTORS® given in Q3, how many hold a professional designation in real estate, excluding the GRI and the CRS Designation?

Number: \_\_\_\_\_  No Opinion

Of the total number of REALTORS® given in Q3 and excluding those who hold or are earning their CRS Designation, how many have the strong professional interests needed to fulfill all requirements and become a CRS Designee some time in the future?

Number: \_\_\_\_\_  No Opinion

Of the total number of REALTORS® given in Q3, how many are white or a member of a minority population group like Afro-American, Hispanic-Latino, Chinese, Asian-Pacific Islander, etc?

White: \_\_\_\_\_  No Opinion

Minority: \_\_\_\_\_  No Opinion

4. On average, about how many hours per week do you devote to your residential real estate activities?

Number: \_\_\_\_\_  No Opinion



5. In 2006, which of the following ranges best describes the total gross personal income you generated from your work in residential sales?

- |   |  |
|---|--|
| <input type="checkbox"/> \$25K or less  | <input type="checkbox"/> \$76K to \$100K |
| <input type="checkbox"/> \$26K to \$50K | <input type="checkbox"/> \$101K or more  |
| <input type="checkbox"/> \$51K to \$75K | <input type="checkbox"/> No Opinion      |

6. What is your current membership status in the Council?

- |                                     |   |
|-------------------------------------|---|
| <input type="checkbox"/> Non-member | <input type="checkbox"/> General Member           |
| <input type="checkbox"/> Designee   | <input type="checkbox"/> Other form of membership |
| <input type="checkbox"/> Candidate  | <input type="checkbox"/> No Opinion               |

**FUTURE CHALLENGES AND OPPORTUNITIES**

7. What are the three biggest challenges or opportunities you face in achieving success in the residential real estate industry?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



**PROGRAM / CHAPTER ASSESSMENT**

8. Are you currently a CRS Chapter member?

Yes (Go to Q9)

No Opinion (Go to Q14)

No (Go to Q8.1)

8.1 If No in Q8, why haven't you joined or retained a CRS Chapter membership?

No Opinion

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**GO TO Q15**

9. In a typical year, about how many Chapter meetings do you attend?

Number: \_\_\_\_\_

No Opinion

10. How effective is your Chapter in providing programs and services that contribute to your professional success as a REALTOR®?

Very Effective

Average

Very Ineffective

No Opinion

11. How would you rate the cost of your Chapter dues in relation to the value of your Chapter membership?

Dues are very low in relation to membership value

Dues are high in relation to membership value

Dues are low in relation to membership value

Dues are very high in relation to membership values

Dues are equal in relation to membership value

No Opinion



12. Have you ever served as an Officer, Committee member, Board member, etc. of your CRS Chapter?

- Yes (Go to Q12)                       No Opinion (Go to Q13)  
 No (Go to Q12.1)

12.1 If No in Q11, would you be interested in assuming a volunteer leadership position in your CRS Chapter?

- Yes     No Opinion  
 No

13. Which single one of the following organizations provides the greatest membership value to you?

- National Association of Realtors®       Council of Residential Specialists (national level)  
 State associations                               CRS Chapter  
 Local board/association                       No Opinion

14. What could your Chapter do to improve its value to you and other REALTORS®?

- No Opinion

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15. Please indicate the degree to which you Agree or Disagree with the following statements. CRS Chapters have the responsibility to:

	Very Effective	Agree	Very Ineffective	No Opinion
15.1 Increase Council membership growth and retention among all REALTORS® who seek high levels of economic and professional success ?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.2 Promote Council learning opportunities, including CRS education programs offered by:				
▪ Chapters themselves? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Local boards or associations and state associations ?..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.3 Promote enhanced awareness for proper use of the CRS Designation by Designees ?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.4 Build the value of Council membership through networking and referral generation focused programs?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.5 Maintain a web site to inform and service members by providing easy access to important information?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.6 Cultivate new generations of leaders to work at Chapter and Council levels ?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



16. Some REALTORS® feel that a CRS Chapter should sponsor at least one major or significant event each year in addition to regularly scheduled luncheon or dinner meetings. Others feel that regularly scheduled luncheon or dinner meetings fulfill their expectations for Chapter benefits. Which of these views best represents your opinion?

Definitely:  
Major Event  
Programming

Definitely:  
Regular  
Meeting

No  
Opinion

17. Please identify your education program delivery preferences by checking only 2 items from the following list:

- In House Company Programs     Local Association/Board Programs     CD-ROM Format  
 Council Programs     State Association Programs     On-Line Format  
 CRS Chapter Programs     NAR or a Division, Council, or Society other than CRS     Printed, Self-Study Format

**THANK YOU VERY MUCH FOR ANSWERING THESE QUESTIONS.  
YOUR INPUT IS APPRECIATED.**