MAAR offers a variety of courses and seminars (80 per year, on average) by nationally acclaimed experts to help you fulfill education requirements and keep you up-to-date in this ever-changing industry. The MAAR Education Foundation awards $14,000 annually in professional designation scholarships for MAAR members. Approximately 27% of MAAR members have at least one professional designation. Research conducted by NAR found that year after year, agents holding designations earn substantially more. MAAR President Leon Dickson thinks professional education is vital to his career. Watch this video to find out why. Learn more about MAAR education and how you can use it to boost your career.

Nationwide Open House Weekend & Member Appreciation Week
What an incredible week we had June 4-10! Thank you for making it so special and memorable. More than 600 members participated in the Nationwide Open House Weekend. The blue balloons and open house signs around town looked great! We kept the momentum going at the MAAR office all week, with events, giveaways, snack breaks, free classes and a whole lot more. Read the letter from President Leon Dickson thanking you for attending Member Appreciation Week. Check out the photos from the week and the Presidential Hoop-off video if you missed it live and in person! Many thanks again to our sponsors: First American Home Buyers Protection, Magna Bank & Tennessee Housing Development Agency (THDA).

TAR 2011 State Legislative Session Review
Pat Beech, 2011 Governmental Affairs Committee Chair gives an overview of this year’s state legislative session. This recap highlights changes to laws that affect our industry regarding Seller Financing, Fraudulent Deeds and Property Management. Get the full report.

NAR Midyear Video Reports from the Hill
MAAR members attended the NAR Midyear meetings in Washington, D.C. in May, and had a full agenda. Between visits to our legislators on the Hill, members took a second to shoot these video reports. If you weren’t able to attend the meetings, you can still get presentation materials from many of the sessions.
Treasury Releases New HAFA Form
Earlier this year, the Treasury Department amended its Home Affordable Foreclosure Alternatives Program (HAFA) to provide servicers the discretion to approve sales to non-profit organizations with the stated purpose that the property will be rented or resold to the borrower, as long as the other requirements of HAFA are met. On May 25, the Alternative Request for Short Sale (Non-Profit Purchaser) form was released removing certain “arm’s length transaction” requirements for such sales. The change will increase the number of eligible borrowers and offer more individuals the opportunity to stay in their homes. For more information on updates to the HAFA program, check realtor.org/shortsales.

Stay Out of E & O Hot Water
This year the Tennessee Real Estate Commission (TREC) voted to levy a civil penalty in the amount of $1000.00 against: (1) Active Licensees who did not purchase E & O before 4/1/2011; (2) PB’s who have affiliates ($1000 per affiliate) who did not purchase E & O before 4/1/2011; and (3) People in Broker Release who did not purchase E & O before 4/1/2011. In order to avoid a Formal Hearing, the licensee must: (1) Sign the Consent Order and return it; (2) Pay the $1000.00 civil penalty; and (3) Show proof that they have E & O. This must be completed within 30 days. The legal department says the only choices available to the licensees are to either comply fully with the Consent Order or have a formal hearing. Anyone who has in fact purchased E & O before 4/1/2011, they must fax or email or send by post the Confirmation to TREC. The Commission’s mission is to protect the public and to enforce the Broker’s Act and the statutory requirement that all licensees get and maintain E&O insurance.

THDA Hardest Hit Fund
Tennessee Housing Development Agency is able to make mortgage payments for eligible homeowners through the U.S. Treasury’s Hardest Hit Fund. The Hardest Hit Fund is helping our neighbors and our communities as we work our way out of the current financial situation. Please reference this news release encouraging people to assess their eligibility. Contact Patricia Smith, psmith@thda.org at THDA with any questions, 615.815.2185.

NAR Chief Economist Yun to Speak in Nashville
The Williamson County Association of REALTORS® (WCAR) is hosting an Economic Outlook luncheon on Tuesday, August 16 at 11 a.m. NAR Chief Economist Lawrence Yun is the featured speaker. WCAR has reserved a large space and is welcoming all REALTORS® in the area to attend. Location is the Brentwood United Methodist Church, Franklin Road in Brentwood, TN. Cost is $25.00 per guest. Please call the WCAR office at 615.771.6875 to make your reservation.

Hit a Home Run with Redbirds Ticket Deals
The Memphis Redbirds are offering MAAR members, your friends and families special ticket prices this season! Attend three great games in July – on the 16th, 21st and 30th – with great tickets at discounted prices. To reserve seats, contact Alex Pelletier, alex.pelletier@memphistrubirds.com 901.722.0271 and tell him you’re a MAAR member! Get the flyer with ticket prices.

Preferred Partner Spotlight: Magna Bank
Magna Bank was founded on the simple idea that financing hassles shouldn’t stand between a buyer and their dream home. That is why we make it fast, friendly and easy for your clients to get the money they need to make their dreams a reality.

Our seasoned Loan Officers know how to find the best mortgage products available and will work with your clients to identify their goals, explain all the options, and give them sound advice on the best loan at the best price.

Meet our team of expert Loan Officers.
### MAAR News and Events

#### EDUCA TION SCHEDULE

<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>CLASS</th>
<th>COST</th>
<th>CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wed, July 13</td>
<td>9 a.m. – 4 p.m.</td>
<td>‘11 – ‘12 TREC Core Course</td>
<td>$60 members / $80 non-members</td>
<td>6 hours</td>
</tr>
<tr>
<td>Thur, July 14</td>
<td>9 a.m. – 12 p.m.</td>
<td>New Member Code of Ethics and Standards of Practice</td>
<td>$30 members / $50 non-members</td>
<td>3 hours</td>
</tr>
<tr>
<td>Mon, July 18</td>
<td>1 p.m. - 4 p.m.</td>
<td>Transaction Desk Basic Training</td>
<td>$30</td>
<td>3 hours</td>
</tr>
<tr>
<td>Tue, July 19</td>
<td>8:30 a.m. - 5 p.m.</td>
<td>Making the Money Connection: Unraveling the Confusion of Real Estate Finance</td>
<td>$70 members / $90 non-members</td>
<td>7 hours</td>
</tr>
<tr>
<td>Tue, July 19</td>
<td>1 p.m. to 4 p.m.</td>
<td>Professional Standards in the 21st Century</td>
<td>$30 members / $50 non-members</td>
<td>3 hours</td>
</tr>
<tr>
<td>Wed, July 20</td>
<td>9 a.m. – 12 p.m.</td>
<td>You Bet Your License: Misrepresentation in Real Estate</td>
<td>$30 members / $50 non-members</td>
<td>3 hours</td>
</tr>
<tr>
<td>Wed, July 20</td>
<td>1 p.m. – 4 p.m.</td>
<td>Fair Housing Issues</td>
<td>$30 members / $50 non-members</td>
<td>3 hours</td>
</tr>
<tr>
<td>Thur, July 21 &amp; Fri, July 22</td>
<td>8:30 a.m. – 5:30 p.m.</td>
<td>CCIM Intro to Commercial Investment Real Estate Analysis</td>
<td>$395</td>
<td>16 hours</td>
</tr>
<tr>
<td>Thur, July 21 &amp; Fri, July 22</td>
<td>various</td>
<td>Appraisal Continuing Ed Offered in Tunica</td>
<td>various</td>
<td>3 – 7 hours</td>
</tr>
<tr>
<td>Tue, July 26</td>
<td>2 p.m. – 5 p.m.</td>
<td>Fiscal Literacy</td>
<td>FREE for Mid-South CRS</td>
<td>3 hours</td>
</tr>
<tr>
<td>Wed, July 27</td>
<td>9 a.m. – 4 p.m.</td>
<td>CRS Elective: Real Estate Social Marketing – Success Both On and Offline</td>
<td>FREE for Mid-South CRS</td>
<td>6 hours</td>
</tr>
<tr>
<td>Thur, July 28 &amp; Thu, July 22</td>
<td>9 a.m. – 11 a.m.</td>
<td>TREC Update Seminar</td>
<td>FREE</td>
<td>2 hours</td>
</tr>
<tr>
<td>Thur, July 28 &amp; Thu, July 22</td>
<td>1 p.m. – 3 p.m.</td>
<td>TREC Update Seminar</td>
<td>FREE</td>
<td>2 hours</td>
</tr>
</tbody>
</table>

*A $15 no-show fee applies for all classes, regardless of the cost.

#### TECHNOLOGY SCHEDULE

<table>
<thead>
<tr>
<th>DATE</th>
<th>CLASS</th>
<th>TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wed, July 6</td>
<td>MLS Refresher</td>
<td>3 p.m.</td>
</tr>
<tr>
<td>Tue, July 12</td>
<td>Quick Ways to Make the Most of MAARdata WEBINAR</td>
<td>3 p.m.</td>
</tr>
<tr>
<td>Wed, July 13</td>
<td>Setting Up My Free Agent Web Page</td>
<td>3 p.m.</td>
</tr>
<tr>
<td>Thur, July 14</td>
<td>Let the System Do the Searching for You</td>
<td>3 p.m.</td>
</tr>
<tr>
<td>Mon, July 18</td>
<td>MLS Refresher</td>
<td>10 a.m.</td>
</tr>
<tr>
<td>Tue, July 19</td>
<td>Running the Numbers! Quick Statistical Reports WEBINAR</td>
<td>3 p.m.</td>
</tr>
<tr>
<td>Thur, July 21</td>
<td>Let the System Do the Searching for You</td>
<td>10 a.m.</td>
</tr>
<tr>
<td>Fri, July 22</td>
<td>Quick Ways to Make the Most of MAARdata WEBINAR</td>
<td>3 p.m.</td>
</tr>
<tr>
<td>Mon, July 25</td>
<td>Running the Numbers! Quick Statistical Reports WEBINAR</td>
<td>10 a.m.</td>
</tr>
</tbody>
</table>

Have you stopped by our CE Shop yet? TREC Core courses and many others are offered online!
MAAR News and Events

CHAPTER EVENTS & NEWS:
The Women’s Council of REALTORS® (WCR) is hosting an inspirational breakfast this month in lieu of its regular luncheon. The breakfast is on Thursday, July 21 at 8:30 a.m. at the Crescent Club. Reservations must be made in advance by contacting April McDowell, april@closetrak.com.

The Memphis Young Professionals Network (MYPN) monthly event is Thursday, July 21 from 5:30 – 7:30 p.m. at S.O.B. (South of Beale), Downtown. This month – speed networking! Bring a friend in the real estate industry, and meet new people! Dutch treat- food is on us, drinks are on you. Get more info at www.maar.org/mypn.

CCIM to Host Intro Class
The Memphis Metro CCIM Chapter is proud to offer the CCIM Institute's Introduction to Commercial Investment Real Estate Analysis course in the MAAR Education Center on Thursday, July 21 and Friday, July 22. This two-day course is designed to introduce real estate practitioners, commercial property owners, and other professionals that deal with Commercial Real Estate to the fundamentals of commercial real estate. The course offers 16 hours continuing education in TN; cost is $395. Please email Susan Evans chapterservices@comcast.net for more information; click here to register.

Appraisal Institute & Chandler Reports Luncheon
The Memphis Chapter of the Appraisal Institute is teaming up with Chandler Reports for their quarterly Chapter meeting. The event is on Wednesday, July 27 at 11:30 a.m. at the University of Memphis Fogelman Executive Conference Center. Wendy Greenlaw, Business Development Manager with Chandler Reports, will present the 2nd quarter market trend reports for property sales, foreclosures, mortgages and new housing analysis. Following her presentation, Dexter Muller, Senior Vice President of Community Development for the Greater Memphis Chamber, will be the guest speaker with a discussion on “Memphis in Global Context.” The event is free for current Memphis Chapter members, $25 for all others who wish to attend. To register, or for more information, please contact Susan Evans at aimemphis@comcast.net.

WCR Dice & Dares! The Women’s Council of REALTORS® (WCR) is putting together another fun night out! Make a note on your calendar to be at the MAAR Education Center at 5:30 p.m. on Thursday, July 28. More details to follow, but really – you won’t want to miss this!

WCR Memphis Chapter Wins National Award
The Memphis Chapter of the Women’s Council of REALTORS® was recently awarded first place in recruitment in the large chapter category by National WCR. The team accepted their accolades and prize at the NAR Midyear Convention in Washington, D.C. in May. The Memphis Chapter recruited 33 new national members between January 1 and March 31 this year. This award is a first-time achievement for the Memphis Chapter. Congratulations, WCR!

Chandler Reports Hands-On Training Session
Join us in the MAAR Computer Lab on Thursday, July 28 for a comprehensive, hands-on seminar that will allow you to review all of our features and pull a comprehensive property analysis report! Bring your laptop to class so we can walk you through all of our reports and new features step-by-step! We’ll be holding two sessions and space is filling up quickly so be sure to register today! Some of our new features include: Radius Search, Comparable Foreclosure Sales, View Comparable Bank Sales, View Comparables by Timeframe, Snapshot of Public Records from The Daily News Online, and more!

2 - 3 p.m. Click here
3:30 - 4:30 p.m. Click here
# MAAR In the News – May 13, 2011 through June 9, 2011

Each month we will recap all of the media coverage MAAR and/or MAAR members have received over the past month. We’re working hard to get the word out to the public about the work that our members do every day and to provide opportunities for consumers to see the expertise REALTORS® bring to their work.

<table>
<thead>
<tr>
<th>Date</th>
<th>Source</th>
<th>News or Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>5/12/2011</td>
<td>The Daily News</td>
<td>MAAR to Host Germantown Real Estate Forum</td>
</tr>
<tr>
<td>5/17/2011</td>
<td>The Commercial Appeal</td>
<td>Sales fall, prices steady in Germantown market</td>
</tr>
<tr>
<td>5/17/2011</td>
<td>The Daily News</td>
<td>Young Agents Join to Enhance Business Opportunities</td>
</tr>
<tr>
<td>5/18/2011</td>
<td>The Commercial Appeal</td>
<td>Memphis Realtors association veteran Jules Wade announces he’s leaving</td>
</tr>
<tr>
<td>5/19/2011</td>
<td>The Commercial Appeal</td>
<td>FBI duo give Realtors tips on security</td>
</tr>
<tr>
<td>6/1/2011</td>
<td>MyFoxMemphis.com</td>
<td>Daily Digest: MAAR to Participate in Realtor Open House</td>
</tr>
<tr>
<td>6/3/2011</td>
<td>The Commercial Appeal</td>
<td>More than 600 Memphis area open houses scheduled this weekend</td>
</tr>
<tr>
<td>6/6/2011</td>
<td>Memphis Business Journal</td>
<td>Memphis home sales up in May, average sales price down</td>
</tr>
</tbody>
</table>

Get the full media recap report.
<table>
<thead>
<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
</tr>
</thead>
</table>
| June 27 |  | 28 | 29 | 30 | July 1  
| Independence Day |  
| MAAR Office closed |  
| • Grievance Committee (9 a.m.) | • MLS Committee (9 a.m.) | • New Member COE (9 a.m.) | • CC Board of Directors (8:30 a.m.) |  
| • MMDC Board of Governors (11:30 a.m.) | • Benevolent Fund Fundraising Committee (10 a.m.) | • Let the System Do the Searching for You (3 p.m.) | • Mid-South CRS Election Luncheon (11:30 a.m.) |  
| • MLS Refresher (3 p.m.) | • Bylaws Committee (1:30 p.m.) | • WCR Inspirational Breakfast (Crescent Club, 8:30 a.m.) | • Make the Most of MAARdata (webinar, 3 p.m.) |  
| • Committee Chairmen Quarterly Update (9 a.m.) | • Millington Tipton Realty Group (Old Timer’s, 8:30 a.m.) | • Misrepresentation in Real Estate (9 a.m.) | • Quick Statistical Reports (webinar, 3 p.m.) |  
| • NAREB Class (12 p.m.) | • Make the Most of MAARdata (webinar, 3 p.m.) | • AI Board (12 p.m.) | • TREC Inspirational Breakfast (Crescent Club, 8:30 a.m.) |  
|  | • TREC Core Course (9 a.m.) | • Fair Housing Issues (1 p.m.) | • Make the Most of MAARdata (webinar, 3 p.m.) | • MYPN Speed Networking (S.O.B., 5:30 p.m.) |  
| • MLS Refresher (10 a.m.) | • WCR Board (1:30 p.m.) | • Quick Statistical Reports (webinar, 3 p.m.) | • Board of Directors (8:30 a.m.) |  
| • Transaction Desk Basics (1 p.m.) | • Setting Up My Free Agent Web Page (3 p.m.) | • Fair Housing Issues (1 p.m.) | • TREC Update Seminar (9 a.m.) |  
|  | • Making the Money Connection (9 a.m.) | • AI Luncheon (U of M Fogelman, 11:30 a.m.) | • TREC Update Seminar (1 p.m.) | • RPAC Committee (9 a.m.) |  
| • CRS Refresher (3 p.m.) | • Prof Standards in the 21st Century (1 p.m.) | • CRS Executive Board (12 p.m.) | • CRS Elective: Social Media Marketing (9 a.m.) |  
|  | • Quick Statistical Reports (webinar, 3 p.m.) | • Make the Most of MAARdata (webinar, 3 p.m.) | • Chandler Reports Seminar (2 p.m.) | • RPAC Committee (9 a.m.) |  
| • Quick Statistical Reports (webinar, 10 a.m.) | • Commercial Council Breakfast (One Commerce Square, 8:15 a.m.) | • Board of Directors (8:30 a.m.) | • TREC Update Seminar (9 a.m.) |  
| • Budget & Finance Committee (2 p.m.) | • RPAC Committee (9 a.m.) | • TREC Update Seminar (2 p.m.) | • TREC Update Seminar (2 p.m.) |  
|  | • CRS Fiscal Literacy (2 p.m.) | • WCR Dice & Dares (5:30 p.m.) | • WCR Dice & Dares (5:30 p.m.) | • Make the Most of MAARdata (webinar, 3 p.m.) |  
|  | • Commercial Council Breakfast (One Commerce Square, 8:15 a.m.) | • Make the Most of MAARdata (webinar, 3 p.m.) | • Mid-South CRS Election Luncheon (11:30 a.m.) | • Make the Most of MAARdata (webinar, 3 p.m.) |  
|  | • Budget & Finance Committee (2 p.m.) | • Mid-South CRS Election Luncheon (11:30 a.m.) | • Quick Statistical Reports (webinar, 3 p.m.) | • Mid-South CRS Election Luncheon (11:30 a.m.) |  

CCIM Intro to Commercial RE Analysis (8 a.m.)
2011 RPAC Contributors

2011 Goal: $58,000 • Total Raised to Date: $43,569

Golden R ($5,000)
- Martin Edwards
- Rosemarie Fair
- Bobbi Gillis
- Fontaine Taylor

Sterling R ($1,000 - $4,999)
- Pat Beech
- Doug Collins
- Nick French
- Greg Glosson
- Carol Lott
- Sue-Stinson-Turner
- Bob Turner
- Jules Wade

Bronze R ($500 - $999)
- Patty Rainey
- John Stamps

Capitol Club ($250 - $499)
- Jon Albright
- J. Walter Allen
- Frances Anderson
- Charles Askew
- Steve Brown
- Tommie Criswell-Jones
- Leon Dickson
- Jason Gaia
- Nancy Guy
- Neil Hubbard
- Mark Miesse
- Terri Porter
- Judy Skinta
- Irvin Skopp
- John Snyder
- Mary Ann Tapp
- Shorty Watkins
- Steve Young

$99er Club ($99 - $249)
- Barbara Acree
- Kent Anderson
- Tammy Anderson
- Allyson Avera
- Harry Baker
- Mary Baker
- Rebecca Bell-Taylor
- Vicki Blackwell
- Ceylon Blackwell
- Aleesa Blum
- Floy Blustein
- Tim Bolding
- Steve Bowman
- Tom Brabyn

Contributing Member ($25 - $98)
- Jeanne Arthur
- Rick Baer

- Angie Baker
- Scott Barton
- Amy Batson
- Barbara Becker
- Joe D Bell
- Jeanne Billings
- Bernie Black-Garwood
- Mark Blevins
- Mary Bohannon
- Barbara Bond
- Carrie Brody
- Cissy Brown
- Fontaine Brown
- Jeannie Bruce
- Rita Burgess
- Marty Burlison
- Chauncey Burton
- Elbert Carr
- Camilla Carr Binner
- Jeanette Carter
- Laura Clark
- Cheryl Cohn
- Delois Colvin
- Cyndi Craft
- Lee Davidson
- Judy Deeming
- Christy DePoiester
- Lucy Doane
- Beverly Doring
- Mark Duke
- Pat Edwards-Sipp
- Sharon Ellis
- Diane England

- Margaret Sones
- Tre Sowell
- Trae Sterling
- Bill Stewart
- David Tester
- Maggie Tews
- Catherine Thomas
- Nancy Thompson
- Sue Tines
- Frank Ulhhorn
- Gil Ulhhorn
- Theodore Ulhhorn
- Don Varner
- Robert Vaughn
- Melody Wagner
- Carolyn Whaley
- Tommy Whillock
- Mary Williams
- Steve Wood
- Sam Zalowitz

- Robert Farris
- Debbie Fava
- Sally Fienu
- Cheryl Fleming
- Micki Foshee
- Maureen Fraser
- Phyllis Fryer
- Mary-An Gano
- Maureen Gillespie
- Pam Gillin
- Joy Goodwin
- Charlotte Green
- Esther Guy
- Dot Hairrell
- Sir Charles Harbour
- Harold Haskin
- Kathy Hays
- Sue Helmers
- Carol Helton
- Thomas Henze
- Robin Hogue
- Pamela Holley
- Janie Hopkins
- Charles House
- Hattie Howard
- Jane Hubbard
- Marcia Hughes
- Sherry Hulen
- Earnestine Hull
- Kathy Hurley
- Hilda Hutcherson
- Pam Huxtable
- Gordon Jones
- Robbie Jones
- Bill Jones
- C. Lauren Jones
- Lou Jones
- Rasheedah Jones
- Kennedy
- Leon Kolheim
- Marguerite Lacy
- Tammie Ledford
- Connie Lester
- Becky Maury
- Myra McCaskill
- Ryan McClain
- April McDowell
- Thomas McGhee
- Jill McKnatt
- Douglas McPherson
- Brenda Medling
- Melinda Merkle
- Chris Meyer
- Jimmie Mitchell
- Carolyn Nagel
- Karen Newton
- Jeanne Nixon
- Donna Northcutt
- Kirby Oldham
- Phyllis Owens
- Mike Parker
- Curtis Patton
- Gerry Peak
- Binford Peeples
- Yacqui Peete
- Pam Phillips
- Pam Pierce
- Suzanne Plyler
- Marilyn Pogue
- Billy Price
- Arron Ray
- Brian Raycher
- Deborah Rodda
- Rhonda Saszlawski
- Elizabeth Scott
- Jo Sherar
- Myra Sheddan
- Mary Singer
- Steven Solomon
- Debbie Sowell
- Chrystie Stokes
- Diane Tate
- Annie Taylor
- Clay Templeton
- Mark Thomas
- Bob Timm
- Sally Vance
- Deborah Vaughan
- Jo Walker-Payton
- Laura Wallace
- Pamela Watson
- Anna Welch
- Betty Sue Werne
- Jack Werne
- Peggy West
- Joanie Whitaker
- Katie Wiener
- Melissa Wilbanks
- Bettye Williams
- Cissy Willis
- Michael Wooten
- B. J. Worthy
- Dennis Wozniak
- Gay Young

**Party Winners**

- Allen Enos
- CD Askew Co.
- Coleman-Etter, Fontaine
- Edwards Management, Inc.
- Integra Realty Resources
- Investec Realty Services
- Office Locators
- One Source Commercial
- Ulhhorn, REALTORS

100% Goal
- Belz Realty
- Benchmark at Southwind
- Crye-Leike, Arlington
- Crye-Leike, East Memphis
- Crye-Leike, Germantown
- Crye-Leike, Forest Hill
- Crye-Leike, Hickory Hill
- Fast Track Realty
- Faxon Gillis Homes
- Keller Williams
- Germantown
- McWaters and Associates
- Prudential Collins-Maury, Collierville
- Prudential Collins-Maury, East Memphis
- Prudential Collins-Maury, Germantown
- RE/MAX on Track
- Southern Properties

Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal or otherwise affecting your membership rights. Seventy percent of your contribution goes to your State Association to support state and local political candidates. Thirty percent is sent to National RPAC to support Federal candidates against your limits under 2 U.S. C. 441a, after the state PAC reaches its RPAC goal, it may elect to retain your entire contribution for use in supporting state and local candidates.