



BRITISH COLUMBIA  
REAL ESTATE  
ASSOCIATION

# the bulletin

## REALTORS® Factor in Election Result



*Participants and volunteers at the April 27 all-candidate meeting hosted by the Real Estate Board of Greater Vancouver's Westside Division*



servative Party) and Carrol Woolsey (BC Social Credit Party) were defeated at the polls.

### Voice of the Profession

BCREA congratulates all of its member boards and REALTORS® across the province for engaging in the election process and being active during the campaign. Sponsorship of all-candidates' meetings, promotion of key election issues and campaign volunteerism contributed to a thorough championing of the real estate profession to candidates and the public.

Member boards were particularly successful in earning media attention. In some circumstances, coverage of all-candidates' meetings went beyond newspaper headlines and captured the attention of radio and television stations.

The first-ever, province-wide election focus group exceeded expectations, as well. Gathered before BC-CTV's lights and cameras, 11 REALTORS® from across the province recounted what people had to say about the quality of life in their respective communities. This unique project took viewers beyond the election polls and examined everyday issues through the perspective of REALTORS®. Read about it at [www.bcrea.bc.ca](http://www.bcrea.bc.ca).

For details about the election activities of BC REALTORS®, read the results of BCREA's post-election survey at [www.bcrea.bc.ca/election2005](http://www.bcrea.bc.ca/election2005).

### What's Next?

The legislature will not open again for several months, offering member boards and REALTORS® a key opportunity to get acquainted with their local MLAs. Take time to reach out to the MLAs in your area and tell them you want them to help maintain a strong economy, create housing opportunities, support communities and be good stewards of our environment.

You might also offer to host a meeting at your office to help your MLA build a stronger bond with the real estate community.

Visit BCREA's Quality of Life website ([www.qualityoflife.bcrea.bc.ca](http://www.qualityoflife.bcrea.bc.ca)) for more information on the philosophy that forms the basis of the Association's political positions.

### On May 18, news headlines

reported the BC Liberal Party won a historic second consecutive majority and the New Democratic Party had resurfaced as a political force. But that was just part of the story.

Elections BC recounted ballots in several ridings where the election results were close. Recount efforts concluded in early June and the final results are now available online at [www.elections.bc.ca](http://www.elections.bc.ca).

Fortunately, the fate of candidates with real estate backgrounds was clearly determined. Among the 12 such candidates, eight were elected outright, two of which are new to the legislature: Ron Cantelon (Nanaimo-Parksville) was named Re/Max Manager of the Year for Western Canada in 1999; Olga Ilich (Richmond Centre) is President of Suncor Development Corporation and a past president of the Urban Development Institute, Pacific Region.

Other victorious candidates with real estate backgrounds include Rich Coleman, Kevin Falcon, Randy Hawes, Dave Hayer, Daniel Jarvis and John Les—all with the BC Liberal Party. REALTORS® Barry Chilton (BC Con-

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# President's Report

## We Make a Difference

What does quality of life mean to you?

I answered this question recently as part of BCREA's section of the online survey commissioned by CREA. Even though I've been a member of BCREA's Board of Directors for several years, was among those who adopted the Quality of Life philosophy last year and served as a member of the implementation task force, it was hard to put into words.

Here's what I wrote: "The opportunity we have as REALTORS® helping to build a healthy and vibrant physical and emotional environment that helps all people in our communities move forward in a positive direction." I purposely say "all people" to include those who can dream of home ownership and those who can't.

Our job does not end with helping people buy and sell homes. We're responsible for making our communities a better place. Be an active

participant in giving back to your community and your profession.

In the provincial election, BCREA encouraged our active participation. The Association even went further by demonstrating our commitment to our communities. I'm proud to be part of an organization that took the time to consult with people across the province to better understand how they feel about their quality of life. Not that this is new to REALTORS®—we do it every day!

I'm happy with the work of BCREA's government relations staff and all the REALTORS® and member boards who worked so hard during the provincial election. But that's far from the end of our activities. Municipal elections are slated for November, and the results will directly impact our communities.

To increase our political influence, I'd like to see the real estate boards share the costs of hiring government relations coordinators—perhaps by



President *Dave Barclay*

region—in the same way BCREA and the Victoria Real Estate Board share Government Relations Coordinator Jim Bennett. This modest investment will pay off many times over in benefits to our communities.

Let's continue to make a difference.

Dave Barclay  
President

## Board of Directors 2005-2006

### Long-Range Plan Principles

- Responding to communication needs
- Building membership relations
- Providing enhanced service options for member boards
- Offering excellence in education services
- Maintaining an equitable fee structure
- Leading provincial advocacy efforts on behalf of the profession
- Demonstrating public interest

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## Do the Right Thing by Kim Spencer



As a result of the new *Real Estate Services Act (RESA)*, a lot of you are talking about disclosure these days. For details about the new Real Estate Council Rules, see the *Report from Council* newsletter. This article takes on disclosure from a REALTOR® perspective.

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**all professions are  
governed by the same  
agency disclosure  
obligations**

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### Commission

You've always been required to disclose to your client that you're being remunerated by another party, but some REALTORS® question why. They suggest they are entitled to privacy and wonder whether other professions are bound the same way. Make no mistake: all professions are governed by the same agency disclosure obligations.

As an agent, you must always put your client's interests ahead of your own. Your fee is relevant and clients are entitled to know about it, especially if it's being paid by someone other than your client, such as from the listing brokerage's commission. Understandably, some fear commission disclosure will lead to demands that it be reduced. However, agency obligations trump personal privacy rights.

You don't work for free and it's doubtful your client thinks so, either. You offer many services, plus solid expertise. Disclosing your commission should not prevent you from being properly compensated. Prepare yourself ahead of time and think about how you will deal with the question, if it's asked. Presenting the services you offer in a compelling way should result in you—and your client—being satisfied with the commission.

You would expect such disclosure from a professional acting for you, and it's reasonable to suggest that others would expect our profession to be bound by the same requirement.

### Services

As part of a host of changes made to the standard forms when *RESA* came into effect, the Multiple Listing, Authority to Lease and Exclusive Buyer's Agency contracts were changed to include a Schedule A addendum.

The intent was to give you a place to provide a general list of the services offered to your clients. If you don't intend to advertise a property or hold it open every weekend until it sells, don't be more specific than "advertising and open

houses," or some similar description.

Can the Schedule A can be left blank? The contract already references some services, including MLS® and for sale sign; therefore, if nothing else is listed on the Schedule A, a client should expect that only the services described in the agreement are being provided.

If the rest of the form is properly prepared and signed, Real Estate Council Rule 5-1 is not contravened if a Schedule A is left blank. However, your client might take the view that little is being offered by you and this may factor into the decision as to whom they do business with.



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## No More Names: BCA Update



For many years, BCREA has asked the provincial government and Privacy Commissioner David Loukidelis for a return of REALTOR® access to property owners' names via

the assessment roll. The government has been unwilling to change the *Assessment Act* to allow this without the approval of the Privacy Commissioner.

BCREA offered to work with the Office of the Privacy Commissioner to develop

a system to allow REALTORS® to access names via the BC Assessment (BCA) roll. While still unwilling to approve a change to the *Assessment Act*, Mr. Loukidelis suggested BCREA consider changing its standard forms to obtain written consent so REALTORS® could access property owners' names one at a time (an additional, all-purpose express permission form was also contemplated). In all cases, REALTORS® would have been required to have *advance written consent* on file before a name was accessed.

Proposed changes to the standard forms would have been accompanied by an Internet access system, including

an audit trail, which would have cost an estimated \$20,000 to develop, still with no guarantee from the Privacy Commissioner that it would have been acceptable.

At a meeting in April, the presidents of BCREA's member boards agreed not to adopt the proposal. They felt its cost and complexity could not be justified, and that REALTORS® would not accept even more changes to their practice. Therefore, BCREA will not continue lobbying to have the names returned, but will still work with BCA to exchange other data for access to MLS® information.

## Practical Points

### Insuring Oil Tanks

The Insurance Bureau of Canada says insurance claims from domestic oil tank leaks have increased by more than 50 per cent in the past ten years. The problem is that many oil tanks are corroding from the inside out, so the failure is not readily visible.

Most insurers will cover homes with oil tanks, provided the following guidelines are met:

- Professionally installed
- Under 15-20 years old if stored outside; 20-25 if stored indoors and NOT painted, since painting can hide problem areas, such as rust (photo required for any tank more than 15 years old)

- Supply lines must be protected against damage
- Located above ground

Regular insurers won't even consider underwriting a risk that has an underground oil tank; however, Lloyd's of London will underwrite a special risk policy for properties with underground oil tanks less than 25 years old. The policy would have a leakage/seepage/pollution exclusion.

Organizations like the Insurance Bureau of Canada create guidelines, but insurance firms are private enterprises and set their own underwriting policies. This means some firms have tighter underwriting policies than others.

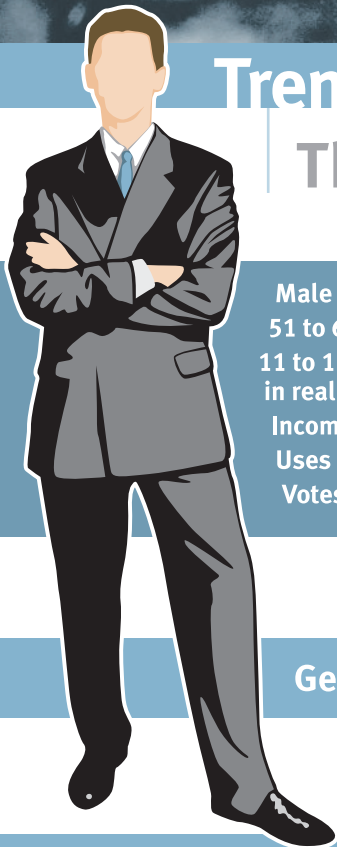
According to the Bureau, the best thing a consumer can do is shop around for the best coverage, taking into consideration the risk involved. If they still can't get coverage, then a special risks firm will often underwrite a policy—for a higher premium.

CREA has created an excellent resource on this topic, entitled "What REALTORS® Should Know About Property Insurance." It deals with several specific issues, and is available on CREA's REALTOR Link® homepage.



# Trends

## The Typical BC REALTOR®



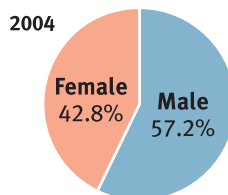
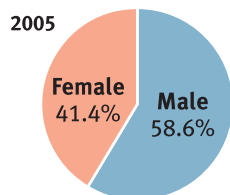
Male  
51 to 60 years old  
11 to 15 years' experience  
in real estate  
Income less than \$50,000  
Uses technology  
Votes in provincial elections

According to an online survey, this describes many BC REALTORS®. The study was conducted by Insightrix Research Services earlier this year. Personalized email invitations were sent to 9,452

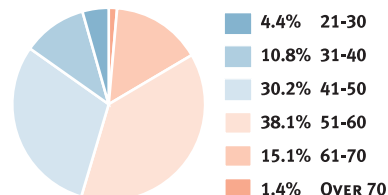
BC REALTORS®, and 1,831 of you responded, for a completion rate of 19.4 per cent.

Some of the key findings are listed below, with comparisons with last year's survey, where available.

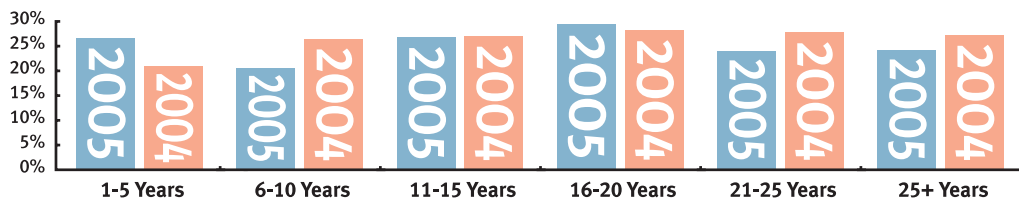
### Gender



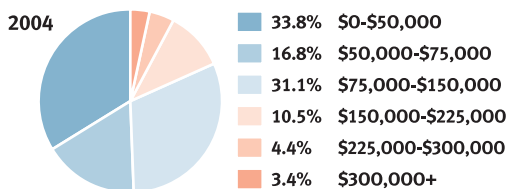
### Age



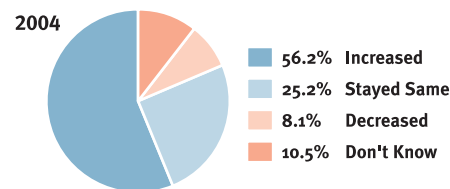
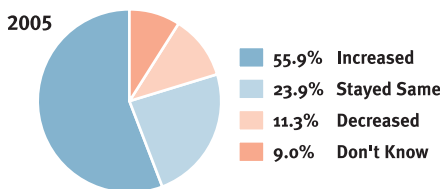
### Years employed in real estate



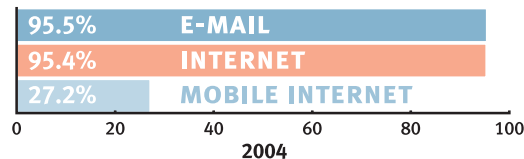
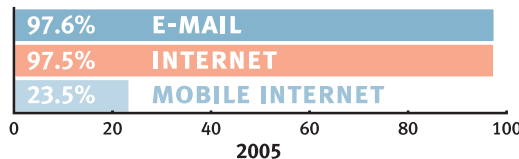
### Gross income from real estate



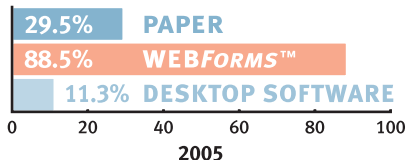
### Gross income from real estate over past three years



### Technology used on daily basis for work



### Formats used for standard forms



### Voting behaviour



Read the August issue of *The Bulletin* to learn whether your colleagues share your opinions about government relations issues, member services and Quality of Life. In the meantime, the full survey results are available on BCREA's REALTOR Link® homepage.

# Practical Points

## Save Money with Affinity Programs

As a REALTOR®, you're entitled to a wide variety of discounts and special offers! Here are a few ways you can save:



Navigata offers flat-rate long distance calling anywhere in North America for as low as 3.9 cents per minute (with a \$9.95 minimum monthly billing) with a one-year contract. The existing 5.5 cent per minute flat rate—with no minimum monthly fee—is still in effect. For customers' "friends and family," Navigata has a 6.5 cent per minute plan. Also available is Navigata's new "long distance over the Internet" WebCall product, which transforms high-speed Internet service into a phone line.



Bell Mobility has created a plan specifically for REALTORS® with high minute needs. For only \$45 a month,

receive 700 minutes (billed by the second) plus Unlimited Evenings (6 pm to 8 am) and Weekends. And Call Display and Touchbase are included for free. Touchbase allows for up to 20 calls to a designated local number without using your minutes from your plan.



REALTORS® not residing in the Lower Mainland can join for a reduced membership fee of \$1,875. This limited time offer expires November 30, 2005.



Petro-Canada will discount fuel by 1.5 cents per litre, when 200 litres per month or more are purchased using its SuperPass credit card. Other discounts include 15 per cent off car washing and five per cent off maintenance.

Join the Terminal City Club, Vancouver's most prestigious social club for \$3,750—a 50 per cent saving.



Scotiabank offers a unique variety of exclusive discounts and savings on business and personal banking products and services. Your real estate business card establishes your entitlement to this program.

### BCREA Affinity Programs

For details on these programs, plus savings on hotels, car rentals, computer support and travel, visit the BCREA REALTOR Link® homepage:

[www.realtorlink.ca](http://www.realtorlink.ca)

Or check out the "REALTORS® Only" section of:

[www.bcrea.bc.ca](http://www.bcrea.bc.ca)

## Education

### cpe Seminar Schedule

continuing professional  
education

#### CONDO 202: Advanced Strata Law for REALTORS®

Instructor: Mike Mangan

- June 17, FVREB, Surrey

#### Project Marketing for the Leading Edge Professional

Instructor: Roger McKinnon

- June 17, VIREB, Campbell River

#### The New *Real Estate Services Act* — Everything You Need to Know

Instructor: Mike Mangan

- June 23 (am), SOREB, Penticton
- June 24 (am), OMREB, Vernon
- June 24 (pm), OMREB, Kelowna

#### Selling Time Shares, Hotel Strata Lots, Cooperatives and Other Forms of Real Estate

Instructor: Adrienne Murray

- June 23, KADREA, Kamloops

Check with your local board office for last-minute changes. Look for more cpe seminars on BCREA's REALTOR Link® homepage, under Education.