



# **C.A.R.** Member Benefits List

*Nearly 150 benefits to help you customize your C.A.R. membership*

# 2011



**Your  
Membership,**

**Your Way.**

## Top Ten Member Benefits

<b>FREE</b>	<b>1 zipForm® 6</b>	zipForm® 6 is a free electronic version of C.A.R. Standard Forms.	You can organize transactions, send contracts to clients via e-mail, and store client information in this transaction program. Add-on libraries like zipLogix Digital Ink™ electronic signatures or ePUBS™ for zipForm® 6 also can be utilized.
<b>FREE</b>	<b>2 Legal Hotline (213) 739-8282</b>	The Legal Hotline provides free one-on-one legal advice with C.A.R. attorneys regarding real estate transactions, including expedited service for brokers.	Call (213) 739-8282, Mon. through Fri., from 9 a.m. to 6 p.m.; and for transactional questions only on Sat., from 10 a.m. to 2 p.m.
<b>FREE</b>	<b>3 C.A.R. Housing Market Forecast</b>	This semi-annual report projects where mortgage rates, home sales, and median prices are headed.	Use this general statewide forecast to learn about potential issues that may affect housing prices and inventory levels. Use the data in this report to prepare more accurate budgets and to inform clients about future housing market conditions.
<b>FREE</b>	<b>4 Customer Contact Center (213) 739-8227</b>	C.A.R.'s Customer Contact Center responds to queries about membership issues, account information, login problems, zipForms®, product orders, and more.	Call (213) 739-8227 for help with any C.A.R.-related questions or issues, Mon. through Fri., 8:30 a.m. to 4:45 p.m.
<b>FREE</b>	<b>5 C.A.R. Legislative Advocacy</b>	C.A.R. lobbies at the state and federal government levels to preserve your ability to do business and to protect private property rights.	C.A.R. Government Affairs staff members are constantly working in the background to ensure that REALTOR® rights are protected but you can take action, too. Learn how to become a C.A.R. Legislative Liaison at <a href="http://www.car.org/governmentaffairs/getinvolved/">www.car.org/governmentaffairs/getinvolved/</a> .
	<b>6 California Regional Multiple Listing Service (CRMLS)</b>	C.A.R.'s subsidiary calREDD® and the Multi-Regional Multiple Listing Service (MRMLS) combined their efforts to create a statewide MLS in California and formed the California Regional Multiple Listing Service (CRMLS).	A statewide MLS helps streamline efforts and make it easier to find property information. CRMLS now serves more than 44,000 members statewide. Visit <a href="http://www.crmls.org/">www.crmls.org/</a> .
	<b>7 C.A.R. Professional Development</b>	C.A.R. offers a large selection of professional development courses via live lecture, Face2Face™ (interactive video conferencing), and online formats.	You can add to your CE credits by enrolling in C.A.R. Education courses. Courses also can assist you in positioning yourself as an industry authority in your area and becoming an expert in niche markets.
	<b>8 C.A.R. Standard Forms</b>	C.A.R. Standard Forms provide a library of more than 150 standard forms, available via electronic and paper format.	These standard forms for real estate transactions provide legal security for you and ensure fairness for all parties. You can order forms through your local association of REALTORS®, online at <a href="http://www.rebsonline.com">www.rebsonline.com</a> , or by contacting REBS Customer Service at (213) 739-8227.
<b>FREE</b>	<b>9 zipLogix Digital Ink™</b>	zipLogix Digital Ink™ is a free digital signature solution for signing both C.A.R. forms and non-zipForm® 6 forms.	You can use free digital signatures to get to the closing table faster. Sign up for a free webinar at <a href="http://www.car.org/tools/zipForm6/esign/">www.car.org/tools/zipForm6/esign/</a> to learn how to best use this convenient, easy, and secure e-signature solution.
<b>FREE</b>	<b>10 zipVault™ Document Storage</b>	zipVault™ offers free digital document storage for five years from the transaction's close in this add-on library for zipForm® 6 Professional.	You can store zipForm® 6 documents and other non-zipForm® 6 documents related to the transaction within your zipForm® 6 Professional account.

## Market Data and Trends Member Benefits

<b>FREE</b>	<b>11 Annual Historical Data Summary</b>	This free summary tracks trends in California's housing market from 1968 to present and is published once a year.	Compare and contrast local market statistics against the historical data summary to help clients fully understand the current market conditions. The data also can be used to analyze the market in the long-term perspective.
<b>FREE</b>	<b>12 Broker Confidence Survey</b>	This <i>Broker Confidence Survey</i> compiles current and expected real estate market conditions from brokers across the state.	This information is used by C.A.R. to craft customized presentations to keep you informed on broker issues that most impact your business.
<b>FREE</b>	<b>13 California Real Estate Magazine</b>	<i>California Real Estate</i> magazine delivers timely information about trends and issues affecting California's residential real estate industry. Articles about professional development also are featured.	You can read <i>California Real Estate</i> magazine to stay informed on the latest market news. Articles also can be e-mailed to clients.
<b>FREE</b>	<b>14 C.A.R. News Releases</b>	C.A.R. news releases highlight news that affects the industry. They are regularly published in the Newsstand section at <a href="http://car.org">car.org</a> .	Strengthen your website content, marketing materials, or client presentations by referencing or linking to these news releases. This timely information also can be incorporated in meaningful, knowledgeable conversations with clients.

FREE	<b>15</b> <b>C.A.R. Newslime</b>	The weekly e-newsletter covers vital industry information, including economic reports, legislative developments, and new real estate products and services.	You can deepen your understanding of the market by perusing the articles in this newsletter. Newslime stories also can be used in office presentations to help colleagues stay informed on recent industry happenings.
FREE	<b>16</b> <b>C.A.R. Research Highlights</b>	This semi-annual publication provides a high level review of C.A.R. research reports like the <i>Survey of California Home Buyers</i> and the <i>State of the CA Housing Market</i> .	This quick overview of C.A.R. research highlights informs you about consumer behavior, housing market conditions, industry trends, and more.
FREE	<b>17</b> <b>California &amp; Local Sales and Price Reports</b>	These monthly reports track key market indicators like the Unsold Inventory Index, statewide median sales price for single-family homes, and existing single-family home sales. They're published as press releases and are a resource for media outlets seeking CA housing stats.	Keep clients informed on fluctuations in the market with regard to single-family home sales and statewide median prices with data from these monthly reports.
	<b>18</b> <b>County Economic Profiles</b>	Available through Clarus REsource, this subscription-based product is the only comprehensive single source of trends for California county economies and your housing markets.	You can use these County Economic Profiles to establish your local expertise with current and potential clients. The profiles provide graphical depictions of the economic and housing trends at the county level for many major counties in California, which you can share with clients.
FREE	<b>19</b> <b>CRE Online Searchable Archive Library</b>	This online library features past issues of <i>California Real Estate</i> magazine, and articles may be searched by subject.	An excellent research resource, this online archive can be used to e-mail links or PDFs of articles to interested colleagues, clients, or friends.
FREE	<b>20</b> <b>Daily News Stories on car.org</b>	Top real estate news and articles on the housing market are published on the car.org homepage, Mon. through Fri.	These articles help you stay informed about the state of the market.
FREE	<b>21</b> <b>Economic Outreaches</b>	C.A.R. economists visit member boards or offices to present live economic updates.	You can attend Outreaches to meet C.A.R. economists and gain a better understanding of the market and industry statistics. Presented perspectives can be used to help turn data into meaningful analyses to share directly with clients.
FREE	<b>22</b> <b>Housing Affordability Index</b>	Released as a quarterly news publication, the <i>Housing Affordability Index</i> tracks first-time and traditional housing affordability indexes.	This <i>Housing Affordability Index</i> can be used to measure how affordable the current housing market is to buyers in the state.
FREE	<b>23</b> <b>Market @ a Glance</b>	This helpful chart closely monitors and analyzes trends in the residential real estate industry, including existing home sales series, median home prices, unsold inventory index, median time on market, first-time buyer housing affordability index, and the latest mortgage rates.	Market @ a Glance gives a quick update on the health of the state housing market. It comes in a printable format that can be downloaded or printed and shared with clients.
FREE	<b>24</b> <b>Market Matters</b>	<i>Market Matters</i> is a weekly newsletter designed to help you make sense of media stories, data, market studies, and industry news reports.	The "Beyond the Headlines" version of this newsletter is specifically formatted for clients, giving you the ability to print, e-mail, or post it to your website.
FREE	<b>25</b> <b>Market Snapshot</b>	Market Snapshot is a monthly customizable, one-page analysis sheet designed to offer up-to-date real estate market conditions. This report is available via download from car.org.	You can co-brand this one-pager with your contact information and share with clients to keep them posted on the latest real estate news.
FREE	<b>26</b> <b>Member Profile Survey</b>	This <i>Member Profile Survey</i> details your efforts to meet the needs of clients amid the changing market and increased competition.	You can use these insightful survey results to learn from other industry professionals about how to cope with the changing economic and housing environment.
FREE	<b>27</b> <b>Member Use of Technology Survey</b>	This annual report, which comes out each fall at CALIFORNIA REALTOR® EXPO, tracks current trends in technology.	You can review these survey results, which are available on car.org, to learn valuable insights on the technological aspects of the real estate business.
FREE	<b>28</b> <b>Monthly Market Update Video</b>	Leslie Appleton-Young provides her take on where the market is headed in this monthly video on the car.org homepage.	You can utilize the market data presented in this monthly video to stay dialed into what's happening in today's marketplace and to keep listing presentations fresh.
FREE	<b>29</b> <b>Online version of California Real Estate Magazine</b>	This online version of <i>California Real Estate</i> magazine offers a digital version of the same great content.	This easily accessible online version of CRE magazine lets you share articles of interest with clients, friends, or colleagues.
FREE	<b>30</b> <b>Real Estate 411</b>	Released bi-monthly, RE411 is a series of articles designed to offer concise insight into market and industry-related issues.	Use this short, analytical piece in marketing literature or to just stay informed on the latest market developments.

FREE	<b>31 Rent Versus Buy Analysis</b>	This report analyzes the difference between renting and buying a home, related to recent market and policy developments.	Help clients make an informed home-buying decision by sharing the pros and cons of both buying and renting.
FREE	<b>32 State of the California Housing Market Research Highlights</b>	This report provides a comprehensive look at recent developments in the California real estate market and an outlook for the following year. In particular, the report examines the impact of the federal first-time buyer tax credit on home buyers, analyzes the sales trends of distressed and non-distressed properties, and takes a closer look at the surge in the share of FHA-insured loans.	This survey provides valuable insight on industry trends from the perspective of a real estate professional. You can use the information provided to stay in-the-know on the latest real estate news.
FREE	<b>33 Survey of California Home Buyers</b>	This annual <i>Home Buyers Survey</i> details how home buyers have changed their behaviors in recent years to adapt to the new housing market environment, including the increased use of the Internet in the real estate business.	This survey provides valuable insight on characteristics and behaviors of home buyers in today's market. You can use this data to help determine how to best serve your home-buying client base.
FREE	<b>34 Survey of California Home Sellers</b>	This detailed survey covers sellers' reasons for selling, their experience with various aspects of the transaction, their relationship with their agents, and much more.	You can study the common patterns of home sellers found in this analytical study and learn more about the patterns of sellers in order to best meet the needs of current clients.
FREE	<b>35 Targeted Research Reports</b>	These <i>Targeted Research Reports</i> feature information compiled from in-depth surveys about trends and issues impacting the industry.	You can access valuable data from these reports to help position yourself as an industry authority with consumers. Survey data is accessible at <a href="http://car.org">car.org</a> .
FREE	<b>36 TRENDS In California Real Estate</b>	<i>TRENDS</i> In California Real Estate newsletter provides the latest statistical data covering California's housing market, including home sales and median prices, affordability indexes, and other housing market trends.	Hard stats from the <i>TRENDS</i> newsletter can be used in listing presentations and to help you stay advised on the California market.
FREE	<b>37 Your Membership, Your Way Newsletter</b>	<i>Your Membership, Your Way</i> is a communication featuring the must-have news, resources, and information from C.A.R. that will help you navigate today's housing market.	Provides you four helpful tips for saving time, money, sanity, and your transactions.

### Transactional Member Benefits

FREE	<b>38 Annual New Laws Updates</b>	This chart summarizes new laws affecting the real estate industry each year, and also provides helpful links to the text of each statute, regulation, or proposition.	You can keep this chart at your desk as a quick reference guide for laws affecting your practice.
	<b>39 C.A.R. Business Products</b>	C.A.R.'s Online Store offers business products designed to meet real estate-driven business needs.	Visit <a href="http://store.car.org/">http://store.car.org/</a> to browse, pick, and purchase the products.
FREE	<b>40 C.A.R. Field Representatives</b>	C.A.R. Field Representatives work in conjunction with Member Mobilization efforts to coordinate grassroots and political activities.	Field Representatives are available to visit local associations and help promote involvement, as well as assist in developing a local strategy to increase member participation in government issues.
FREE	<b>41 California Real Estate Legal Column</b>	<i>California Real Estate</i> magazine's legal column discusses the latest cases and statutes.	This easy-read column is an excellent resource to help you stay current on legal issues. You also can utilize the "Ask An Attorney" feature, which provides answers to commonly asked legal questions and issues.
FREE	<b>42 Capitol Hill Visits</b>	Once a year, REALTORS® go to Washington, D.C. to lobby their members of Congress.	D.C. Hill visits offer an opportunity for you to gather with REALTORS® from across the country and be heard in our nation's capital.
FREE	<b>43 car.org</b>	The <a href="http://car.org">car.org</a> website is the ultimate resource for industry information, including current news, C.A.R. education and event offerings, and the latest legislative and economic news.	You can find information on nearly every facet of C.A.R. at <a href="http://car.org">car.org</a> . Use <a href="http://car.org">car.org</a> to conduct research on housing stats, trends, or current news, to look up disclosure charts, to sign in to a zipForm® 6 account, and so much more.
FREE	<b>44 car.org RSS Feed</b>	RSS Feed at <a href="http://car.org">car.org</a> offers real-time news headlines, market information, and more.	Sign up for the <a href="http://car.org">car.org</a> RSS feed to stay abreast of C.A.R. news and updates as soon as new content is published to <a href="http://car.org">car.org</a> .
	<b>45 Clarus DataMine®</b>	Clarus <i>DataMine</i> ® is a subscription-based service that provides subscribers access to C.A.R. Research Reports and County Economic Profiles.	Selected reports are offered free to you, along with free educational webinars to educate you on the product. For more information, visit <a href="http://clarusresource.com/datamine.html">clarusresource.com/datamine.html</a> .

	<b>46</b> <b>Clarus <i>Investor</i></b> <sup>®</sup>	Clarus <i>Investor</i> <sup>®</sup> is a property analysis tool that can provide a quick picture of a property's value and profit potential.	You can use Clarus <i>Investor</i> <sup>®</sup> to show buyers interested in investment real estate how it can add to an investment portfolio.
	<b>47</b> <b>Clarus <i>MarketMetrics</i></b> <sup>®</sup>	Clarus <i>MarketMetrics</i> <sup>®</sup> generates market and price-point analysis charts and reports derived from MLS data for agents.	These reports can be invaluable as a prospecting tool, as an aid to setting seller expectations, or as a companion set of data to justify a buyer's offer.
	<b>48</b> <b>Clarus REsource</b> <sup>®</sup> tools	These market-oriented tools help agents and brokers analyze the market and pass on helpful information to clients.	Visit <a href="http://clarusresource.com/index.html">clarusresource.com/index.html</a> to read more about how the suite of Clarus products can help you.
<b>FREE</b>	<b>49</b> <b>Commercial Real Estate website (www. <a href="http://carcommercial.org">carcommercial.org</a>)</b>	This website provides the latest educational offerings and other useful tools for commercial real estate in California.	Visit <a href="http://www.carcommercial.org">www.carcommercial.org</a> to stay on top of the commercial niche market and to learn more about education offerings, events, and more.
<b>FREE</b>	<b>50</b> <b>ePUBS™ for zipForm® 6</b>	These digital forms get disclosure information to clients faster, save money, and help the environment.	An enhanced "help" section is available at <a href="http://www.car.org/tools/zipForm6/ePUBSZF6/faqs/">www.car.org/tools/zipForm6/ePUBSZF6/faqs/</a> to offer online tutorials and webinars, frequently asked questions, and more.
<b>FREE</b>	<b>51</b> <b>Federal Legislative Support</b>	C.A.R. lobbyists stay involved at the federal level to represent public policy needs, as well as keep you informed on important federal laws.	Stay informed on the federal legislative activities in which C.A.R. is involved by visiting <a href="http://www.car.org/governmentaffairs/federal/">www.car.org/governmentaffairs/federal/</a> .
<b>FREE</b>	<b>52</b> <b>Foreclosure Prevention Guide</b>	Available as a free, downloadable library for zipForm® 6, each title contains helpful information for homeowners who are facing the possibility of foreclosure.	These guides can be customized with your content information and given to clients to provide more information about foreclosures. To access it, visit <a href="http://www.car.org/tools/zipForm6/fpl/">www.car.org/tools/zipForm6/fpl/</a> .
<b>FREE</b>	<b>53</b> <b>Forms Advisor™</b>	This free online software program identifies which C.A.R. Standard Forms should be used for specific transactions.	You can enter information such as type of transaction and whether you represent the buyer or seller to find out which forms to use. Webinars are available to train you on the software. Visit <a href="http://www.car.org/tools/zipForm6/">www.car.org/tools/zipForm6/</a> for more information.
<b>FREE</b>	<b>54</b> <b>Forms Tutor</b> <sup>®</sup>	This free online service explains the C.A.R. Standard Forms clause-by-clause, with audio and text instructions.	You can access forms by category, alphabetically, or by code and receive step-by-step instruction on how to use each form. Webinars are offered for training at <a href="http://www.car.org/tools/zipForm6/">www.car.org/tools/zipForm6/</a> .
<b>FREE</b>	<b>55</b> <b>Government Affairs Videos</b>	Government Affairs Video archive provides a video library of C.A.R.'s activities on the legislative front.	Visit C.A.R.'s Media Vault on <a href="http://car.org">car.org</a> for a repository of C.A.R. Red Alerts, tips, and updates from the Government Affairs team in Sacramento. You even may embed a video to your own website.
<b>FREE</b>	<b>56</b> <b>Housing Affordability Fund</b>	C.A.R.'s Housing Affordability Fund addresses the ongoing housing affordability crisis facing California. The fund raises and distributes funds and partners with other groups to promote homeownership and address housing opportunities locally and statewide.	H.A.F. supports a wide variety of programs based on the stated need and participation of the local REALTOR <sup>®</sup> association. Awards are based upon merits of the proposed projects. For more information, you can visit <a href="http://www.carhaf.org">www.carhaf.org</a> .
<b>FREE</b>	<b>57</b> <b>Housing Affordability Fund REALTOR'S<sup>®</sup> Energy Audit Program (R.E.A.P.)</b>	The California REALTOR'S <sup>®</sup> Energy Audit (R.E.A.P.) Program provides a \$250 rebate on a single certified energy audit conducted by a Home Energy Rating Specialist. The report identifies improvements that will reduce monthly utility bills and counter rising energy costs.	This audit helps your clients find ways of improving the energy efficiency of their home. Visit <a href="http://www.carhaf.org">www.carhaf.org</a> for the application and program details.
<b>FREE</b>	<b>58</b> <b>Industry Leaders SMART e-newsletter</b>	The <i>SMART</i> e-newsletter targets brokers and includes housing market and C.A.R. information to engage staffs.	Different sections of this newsletter - sales tip of the month, quote of the month, featured video(s), sample meeting agendas, news you can use, and recent C.A.R. research/survey results - can be used to help structure real estate office meetings.
<b>FREE</b>	<b>59</b> <b>Lease/Rental Disclosure Chart</b>	This chart lists the disclosures required when renting or leasing a residential property.	Residential REALTORS <sup>®</sup> can use this handy chart to help make sense of required disclosures for rental transactions.
	<b>60</b> <b>Legal Action Fund Program</b>	Funded by dues dollars, the Legal Action Fund promotes preventative law programs and assists in cases of importance to the real estate industry.	You and your attorneys may request C.A.R. monetary or amicus support for a case on appeal.
<b>FREE</b>	<b>61</b> <b>Legal Live Webinars</b>	Legal Live Webinars present timely legal education and are conducted by C.A.R. attorneys.	You can participate in a live, interactive webinar on recent legal developments, get answers to legal questions, and find out what legal challenges other REALTORS <sup>®</sup> may be facing. Webinars take place on the first Monday of every month (except holidays), and as needed.

<b>FREE</b>	<b>62</b> <b>Legal Outreach Program</b>	C.A.R. attorneys visit offices, local boards, or local associations to present live legal updates.	Seize the opportunity for face-time with a C.A.R. attorney to ask legal questions, learn about timely legal issues, and get legal news that may impact your real estate practice.
<b>FREE</b>	<b>63</b> <b>Legal Q&amp;As</b>	C.A.R.'s Legal Library offers access to more than 200 legal articles, charts, and timelines.	Visit <a href="http://qa.car.org">qa.car.org</a> to go directly to C.A.R.'s Legal Q&A Web page. You can download a legal article for yourself, your office, and even your clients.
<b>FREE</b>	<b>64</b> <b>Legal Update Videos</b>	Legal Update Videos offer the latest news on pressing legal issues, education, and updates.	You can visit the Legal section on <a href="http://car.org">car.org</a> to view videos and past webinars on legal topics.
<b>FREE</b>	<b>65</b> <b>Legal website (<a href="http://legal.car.org/">http://legal.car.org/</a>)/ Legal blog</b>	The Legal Section of <a href="http://car.org">car.org</a> provides news items, scam watches, legal articles, major real estate case law, and other important legal resources.	Log on to this password-only section of <a href="http://car.org">car.org</a> to access information and tools to stay on top of the latest legal issues.
<b>FREE</b>	<b>66</b> <b>Legislative Day</b>	This event gives agents across California an opportunity to meet with state legislators to discuss issues that matter most.	Held annually in early summer, Legislative Day gives you the opportunity to voice your opinions to your representatives about issues that impact the industry.
<b>FREE</b>	<b>67</b> <b>Legislative Liaison Program</b>	This program involves you directly in the legislative process by keeping you updated on the latest legislative and political issues affecting REALTORS®.	You can get involved in the legislative process on the grassroots level by becoming a legislative liaison. To learn more or sign up, visit <a href="http://www.car.org/governmentaffairs/getinvolved/LLsignup/">www.car.org/governmentaffairs/getinvolved/LLsignup/</a> .
<b>FREE</b>	<b>68</b> <b>Legislative Outreach Programs</b>	Government Affairs staffers visit boards, local associations, or offices to present live legislative updates.	These Outreaches provide information on new legislation that could impact your transactions.
<b>FREE</b>	<b>69</b> <b>Legislative Speeches &amp; Presentations</b>	Past speeches and presentations on current legislative matters are available on <a href="http://car.org">car.org</a> .	Visit the Government Affairs section of <a href="http://car.org">car.org</a> to review past speeches and presentations, or share them with colleagues at <a href="http://www.car.org/governmentaffairs/speechespresentations/">www.car.org/governmentaffairs/speechespresentations/</a> .
<b>FREE</b>	<b>70</b> <b>Local Association Training</b>	Specific training on how to develop a grassroots lobbying strategy, get out the vote, develop coalitions, create a local government relations program, and organize fundraising efforts.	The Government Affairs Staff conducts this for Local Associations. To inquire about training, contact your local AE or GAD.
	<b>71</b> <b>Local Legislative Support</b>	C.A.R. provides information, resources, and advice to agents, associations, and staff on public policy issues at the local government level.	For more information on updates, issues, briefing papers, and handbooks on local government policy issues and advocacy strategies, visit <a href="http://www.car.org/governmentaffairs/localgovernmentaffairs/">www.car.org/governmentaffairs/localgovernmentaffairs/</a>
<b>FREE</b>	<b>72</b> <b>Member Education Program</b>	This direct mail campaign is designed to better educate you about what's going on in the legislative arena.	As a member, you receive direct mail pieces that keep you informed about ongoing Government Affairs activities.
<b>FREE</b>	<b>73</b> <b>Member Mobilization</b>	This program recruits, trains, and mobilizes you to take part in the legislative process at the grassroots level.	Get involved with lobbying, political activities, and the legislative agenda supported by C.A.R. with the Member Mobilization program.
<b>FREE</b>	<b>74</b> <b>Message from the President</b>	This monthly e-mail communication from the C.A.R. President touches on timely topics and issues of interest.	Get a snapshot of issues affecting California REALTORS® on a monthly basis in this e-letter from C.A.R.'s President.
<b>FREE</b>	<b>75</b> <b>New Home Disclosure Chart</b>	This chart groups disclosures by type of new residential construction.	Use this New Home Disclosure Chart as a checklist for the disclosure requirements for new homes and developments.
<b>FREE</b>	<b>76</b> <b>Realegal®</b>	This electronic newsletter provides a quick announcement of breaking legal information and legal prevention tips as they occur.	Realegal® helps you keep track of new laws and legal developments that may affect your business. To receive Realegals®, you need to make sure your current e-mail address is on file with your local board or association.
<b>FREE</b>	<b>77</b> <b>Red Alerts/Calls-for-Action</b>	Red Alerts and Calls-for-Action encourage you to call your representative or take action on important legislative issues.	You are encouraged to participate in all Red Alerts and Calls-for-Action to ensure your voice is heard and to protect your rights.
<b>FREE</b>	<b>78</b> <b>Red Flags for Foreclosure Scams Documents</b>	Available in English and Spanish, this customizable document can be used to inform clients on potential foreclosure-related risks and available resources.	You can help your clients stay safe by educating them on signs of foreclosure scams and how to avoid them.
	<b>79</b> <b>relay® Transaction Management (relay® TMS)</b>	This affordable, flexible, and easy-to-use software streamlines workflow, tracking, and transaction management from listing through close.	Move transaction data and completed forms from zipForm® 6 Professional (online version) to relay® TMS with one-click integration, allowing instant access to all transaction documents.
<b>FREE</b>	<b>80</b> <b>REO Disclosure Chart</b>	This chart lists the disclosures required for the sale of a property that has been foreclosed by a lender.	This chart can be used to identify which disclosures are needed in an REO property transaction.

<b>FREE</b>	<b>81 Risk Management Program</b>	This education component of the Strategic Defense Program helps you to prevent lawsuits and claims and to learn about errors and omissions insurance, by providing practical information and tools on risk management in your business.	Attorneys with extensive experience in defending and counseling real estate professionals give seminars and publish informational articles to help you avoid the mistakes that lead to litigation and provide you with skills to resolve issues before they develop into lawsuits or claims.
<b>FREE</b>	<b>82 Sales Disclosure Chart</b>	This chart groups disclosures by category, including residential 1-to-4, REO, probate, residential 5 or more, commercial/industrial/vacant land, and mobilehomes.	Use this chart to help match up the necessary disclosures with specific transaction types.
<b>FREE</b>	<b>83 Scam Resources</b>	Scam Resources is a special car.org section illustrating how to detect and report scams about short sales and foreclosures.	Scam Resources is a car.org feature that provides tools for you to assist clients in avoiding scams.
<b>FREE</b>	<b>84 Scam Watch</b>	Scam Watch is a special feature on car.org highlighting current news about short sale and foreclosure scams.	Scam Watch is a special feature on car.org that lists the recent short sale and foreclosure scams.
<b>FREE</b>	<b>85 Standard Forms Member Feedback</b>	The member-composed Standard Forms Advisory Committee reviews all forms comments three times a year.	You can provide feedback on C.A.R. Standard Forms by submitting a comment to carforms@car.org.
<b>FREE</b>	<b>86 State Legislative Support</b>	C.A.R.'s Governmental Affairs Team works to advance REALTOR® public policy objectives in the California State Legislature in Sacramento. This includes sponsoring, supporting, and opposing state legislation.	Stay informed on the state activity by visiting the Government Affairs section of car.org: <a href="http://www.car.org/governmentaffairs/stat-governmentaffairs/">www.car.org/governmentaffairs/stat-governmentaffairs/</a>
<b>FREE</b>	<b>87 Strategic Defense Program</b>	This program provides access to a powerful assembly of experienced and seasoned attorneys focused on improving the current litigation climate in California and making transactions run more smoothly.	You can keep current and remain informed on important risk management practices via articles, seminars, and videos provided to you by the Strategic Defense Program.
<b>FREE</b>	<b>88 Summary Disclosure Chart</b>	This chart goes into detail as to what triggers the required disclosure and the exemptions from disclosure.	This chart can be used as a guide to help you understand disclosure requirements for your real estate transactions.
<b>FREE</b>	<b>89 Virtual Advocate</b>	The <i>Virtual Advocate</i> is a bi-weekly newsletter directed toward you of public policy, political and legislative issues committees, AORs, and GADs. It covers legislative happenings from C.A.R. with reports on important developments in politics, legislation, and public policy that affect real estate.	Use and share the <i>Virtual Advocate</i> content about important developments in politics, legislation, and public policy.
<b>FREE</b>	<b>90 zipForm® Today California Edition</b>	<i>zipForm® Today CA Edition</i> is a monthly newsletter that provides informative how-to's and tips relating to zipForm® 6 software and forms updates.	This newsletter keeps you up-to-date on changes or upgrades that may affect your zipForm® 6 account, as well as tips on how to best customize the experience.
	<b>91 zipForm® Mobile Web</b>	The zipForm® Mobile Web Edition is a mobile offering that allows you to connect to information contained in your zipForm® 6 Professional account and manage online transactions from your mobile device.	zipForm® Mobile Web Edition is available for \$9.95/year. To purchase, you can login to your zipForm® 6 Professional account and click on the "SHOP" button.

### Educational & Professional Development Member Benefits

	<b>92 Accredited Buyer Representative (ABR®)</b>	An ABR® designation is designed for real estate buyer agents who want to focus on working directly with buyer-clients.	This two-day NAR designation course is offered live or online. Course material ranges from Offers and Negotiations to Fiduciary Responsibilities to Needs Assessments and Dual Agency Conflicts. For more information, visit <a href="http://www.car.org/education/designations/greendesignation/">www.car.org/education/designations/greendesignation/</a> .
<b>FREE</b>	<b>93 Business Meetings</b>	Three times a year, the Board of Directors and its committees gather to research and formulate policy on all areas affecting the business, professional practices, and public policy involvement of California REALTORS®.	You may participate in the policy-making process for C.A.R. by attending our Winter, Spring, and Fall Business Meetings each year. Any member of the association may serve on an open C.A.R. Committee. For more information, contact Lynette Flores at <a href="mailto:lynettef@car.org">lynettef@car.org</a>
<b>FREE</b>	<b>94 C.A.R. Book Reviews</b>	These reviews provide insider tips for new brokerage licensees.	These reviews can be used to help recently licensed brokers acclimate to the market and stay educated.
	<b>95 C.A.R. Commercial Connection</b>	These commercial education webinars will teach you how to conduct commercial transactions better.	These courses are offered to help Commercial REALTORS® hone their niche and provide better service for clients.

FREE	<b>96</b> <b>C.A.R. Education Foundation</b>	The foundation was established in 2005 to provide real estate-related awards and to engage in other real estate and education-related charitable activities.	The C.A.R. Education Foundation grants awards to REALTORS® who have recently earned a designation and individuals taking real estate-related courses. For more information, contact Lynette Flores at <a href="mailto:lynettef@car.org">lynettef@car.org</a>
FREE	<b>97</b> <b>C.A.R. Financing Guide for California Home Buyers</b>	<i>C.A.R. Financing Guide for California Home Buyers</i> was designed as a resource to keep your clients informed on the financial ins and outs of home buying and selling.	This marketing tool can be used as a valuable resource for you to provide clients.
	<b>98</b> <b>C.A.R. Green Designation</b>	This NAR-designation program requires two days of live lecture, plus a six-hour elective completed online. The core curriculum includes green building principles and practices, as well as regulatory issues. It also offers information on the financial advantages of eco-friendly, energy-efficient properties and how to market to the green consumer.	This NAR designation course is offered live or online. For more information, visit <a href="http://www.car.org/education/designations/gride-description/">www.car.org/education/designations/gride-description/</a> .
FREE	<b>99</b> <b>C.A.R. Quarterly</b>	This quarterly newsletter includes the latest real estate news, upcoming C.A.R. events, new C.A.R. programs, member benefits, education opportunities, and more.	This quarterly publication highlights an array of services available to you, from education offerings to new member benefits.
FREE	<b>100</b> <b>C.A.R. Scholarship Foundation</b>	Established in 1948, the C.A.R. Scholarship Foundation assists individuals going into the real estate industry to obtain a quality real estate education.	The C.A.R. Scholarship Foundation awards scholarships up to \$2,000 - \$4,000 during every C.A.R. Business Meeting to students enrolled at a California university or college pursuing a career in the real estate industry. For more information, contact Lynette Flores at <a href="mailto:lynettef@car.org">lynettef@car.org</a> .
FREE	<b>101</b> <b>C.A.R. Videos</b>	C.A.R.'s videos (available on <a href="http://car.org">car.org</a> ) cover topics that run the gamut from becoming a REO agent to tips for success from top agents to how to incorporate Twitter into your business.	Liven up your website by embedding (or providing links to) content from C.A.R.'s library of videos covering the latest industry insights.
FREE	<b>102</b> <b>C.A.R. Webinars</b>	C.A.R. Webinars provide free online training courses that you can participate in from the convenience of home or an office. They provide an easy resource to help you become familiar with C.A.R. services and ask questions and get answers on the spot.	For a list of current webinars or previously recorded sessions, visit <a href="http://www.car.org/education/webinars/">www.car.org/education/webinars/</a> .
FREE	<b>103</b> <b>CALIFORNIA REALTOR® EXPO</b>	The state's largest real estate trade show, CALIFORNIA REALTOR® EXPO, provides three days of hands-on training, continuing education seminars, networking opportunities, and more.	You can attend the free annual CALIFORNIA REALTOR® EXPO for career development, networking opportunities, and much more. It is held in the fall and is attended by more than 7,000 of your colleagues.
	<b>104</b> <b>California REALTOR® Showcase</b>	This annual event showcases the latest real estate products and services, and features a mid-year forecast update.	Attend California REALTOR® Showcase to stay on top of industry trends, see where today's housing market is headed, and network with peers.
	<b>105</b> <b>Commercial Day</b>	This full day of commercial-driven content for California REALTORS® is offered at the annual CALIFORNIA REALTOR® EXPO.	Commercial REALTORS® will want to attend this information-packed day of education and networking created to meet the needs of this real estate niche.
FREE	<b>106</b> <b>ePUBS® for zipForm® 6 Live Webinar Training</b>	This half-hour, live training session teaches you how to download and use ePUBS™ for zipForm® 6.	Learn how to download and access the free ePUBS™ for zipForm® 6 library during a live training session. Ask the instructor questions and follow along from the comfort of your own home or office.
FREE	<b>107</b> <b>EXPO website (<a href="http://expo.car.org">http://expo.car.org</a>)</b>	This website provides up-to-the-minute information about the annual tradeshow.	Use <a href="http://expo.car.org">expo.car.org</a> as a resource for everything EXPO. Stay updated on session schedules, speaker bios, exhibit hall updates, sponsorships, and more.
	<b>108</b> <b>Face2Face™</b>	This technological option provides an inexpensive opportunity for members in remote regions to participate in classes that would otherwise not be offered to them due to minimum class size requirements.	C.A.R. Education can set up this program at your offices and provide live instruction and training for you at a reduced cost. Visit <a href="http://www.car.org/education/Face2Face/">www.car.org/education/Face2Face/</a> for more information.
FREE	<b>109</b> <b>FHA Live Webinar Series (presented by HUD)</b>	In coordination with the Department of Housing and Urban Development (HUD), C.A.R. offers a series of free webinars to teach you about FHA.	Session topics include: FHA's single family residence 1-4 unit program, FHA's Home Equity Conversion Mortgage Program (reverse mortgage) for purchasing or refinancing, FHA's Rehabilitation Loan Programs, Energy Efficient Mortgage Program, Solar and Weatherization Programs, and more.

## YOUR MEMBER BENEFIT

## WHAT IT IS

## HOW YOU CAN USE IT

	<b>110 Graduate REALTOR® Institute (GRI)</b>	The GRI designation is considered by many as the most comprehensive REALTOR® training program available today. It teaches real estate marketing skills that will set agents apart from the competition.	This NAR designation course is offered live or online. For more information, visit <a href="http://www.car.org/education/designations/gride-description/">www.car.org/education/designations/gride-description/</a> .
	<b>111 HABA Specialist Certification</b>	This HABA education and certification program teaches you about the complex HABA transaction, including how to work with its 45 pages of forms and guidelines, details on the HABA process, timelines, and documents.	This NAR designation course is offered live or online. For more information, visit <a href="http://www.car.org/education/designations/haba-specialist/">www.car.org/education/designations/haba-specialist/</a> .
<b>FREE</b>	<b>112 My C.A.R. Mobile App</b>	My C.A.R. is a downloadable app for iPhone, iPod touch, iPad, and BlackBerry, with a browser-based version for all other web-enabled Smartphones and features topical information like California county market data, current loan info, and more.	Instructions for the two-step installation process may be found at <a href="http://www.car.org/tools/mobileapps/">www.car.org/tools/mobileapps/</a> . Instructions vary for iPhone/iPad and BlackBerry.
<b>FREE</b>	<b>113 New Member Contact Program</b>	C.A.R. reaches out to you with a series of communications over the first year of your membership, including a welcome e-mail, a mailing with REBS marketing pieces, an e-mail with helpful links, and a postcard encouraging you to use C.A.R. services.	You can use this communication series to get acquainted with C.A.R. and its many services.
<b>FREE</b>	<b>114 Pre-recorded Training Webinar Videos</b>	Numerous training webinars on C.A.R. products and services are offered free throughout the year.	If you missed a live training webinar, you don't have to miss out on training all together! Pre-recorded training videos offer you an opportunity to get knowledge on a product or service on your schedule.
<b>FREE</b>	<b>115 Product Videos</b>	Reviews and general information about C.A.R. products can be seen via video.	C.A.R. products and services are reviewed in short video format. Interested in finding out how ClientDIRECT® works? Want to know more about C.A.R. insurance products? Check out videos on a variety of products to get an inside look.
	<b>116 REBS website (<a href="http://www.rebsonline.com">www.rebsonline.com</a>)</b>	REBS' website offers technology services and tools for real estate business needs.	Visit the REBS website to purchase business products, statistical and research reports, forms, and much more.
	<b>117 Residential REO Buyer Specialist</b>	Residential REO Buyer Specialist Certification provides real estate professionals information on how to effectively package real estate offers to help prospective clients purchase REO properties.	This NAR designation course is offered live or online. For more information, visit <a href="http://www.car.org/education/designations/REOBuyerSpecialist/">www.car.org/education/designations/REOBuyerSpecialist/</a> .
	<b>118 Seniors Real Estate Specialist® (SRES®)</b>	Seniors Real Estate Specialist® (SRES) is a special designation program given to REALTORS® qualified to meet the special needs and concerns of maturing Americans. The course explains how to counsel older clients through major financial lifestyle transitions involved in relocating, refinancing, or selling the family home.	This NAR designation course is offered live or online. For more information, visit <a href="http://www.car.org/education/designations/SRES/">www.car.org/education/designations/SRES/</a> .
<b>FREE</b>	<b>119 SMART (Strategic Market Assistance &amp; Response Tools)</b>	SMART packages and provides helpful marketing ideas and information to support you in today's tough market.	Log on to SMART on car.org for news, information, tips, and tools to help navigate the current housing market conditions.
<b>FREE</b>	<b>120 Targeted C.A.R. E-blasts</b>	You are delivered important C.A.R. information with these quick e-mail communications.	C.A.R. sends out special e-blasts to ensure you are kept in the loop about important Association announcements, product offers, event information, and more. Be sure to update e-mail address changes with your local Association to ensure e-blast deliveries.
<b>FREE</b>	<b>121 Your Membership, Your Way Guide to Member Benefits</b>	This annual booklet provides an overview of C.A.R. benefits, offerings, and services available to you.	New members, or those of you who want to brush up on C.A.R. news and events, can peruse this annual guide to make the most of C.A.R. member benefits.
	<b>122 zipForm® 6 Certification</b>	zipForm® 6 Certification teaches you to become a certified zipForm® 6 trainer.	For more information on the course, along with class schedules, visit <a href="http://www.car.org/tools/zipForm6/certification/">www.car.org/tools/zipForm6/certification/</a> .
<b>FREE</b>	<b>123 zipForm® 6 Webinar Training</b>	This hour-long, live training session teaches you the basics of zipForm® 6 Professional and zipForm® 6 Standard.	The zipForm® 6 training webinar offers free training and a live forum where you may ask questions of the trainer, as well as follow along using your own zipForm® 6 account.

## Member Benefits to Help You Connect with Your Clients

	<b>124</b> <b>AgentNTouch™ Mobile App</b>	AgentNTouch™ is a mobile marketing tool that is branded with your photo and contact information.	AgentNTouch™ allows you to stay in the forefront of clients' minds by providing them with your REALTOR® branded information, which they can access from their mobile devices. Go to <a href="http://www.agentntouch.com">www.agentntouch.com</a> for download and pricing information.
<b>FREE</b>	<b>125</b> <b>At Home with Green™ website (green.car.org)</b>	This website provides eco-friendly tips and ideas for practicing green real estate.	Visit <a href="http://green.car.org">green.car.org</a> for tips on how to implement green elements into daily business practices.
<b>FREE</b>	<b>126</b> <b>C.A.R.'s Green Living Tips</b>	This four-page brochure is chock-full of tips to save clients money and improve energy efficiency.	You can share these eco-friendly tips with green-savvy clientele.
<b>FREE</b>	<b>127</b> <b>California Living Network (www.ca.realtor.com)</b>	As the leading website for real estate listings in California, <a href="http://ca.realtor.com">ca.realtor.com</a> provides consumers all the listing details they need for free on California's largest real estate database.	Use <a href="http://ca.realtor.com">ca.realtor.com</a> as a resource to search listings by price, size, neighborhood, and other property features.
<b>FREE</b>	<b>128</b> <b>ClientDIRECT®</b>	<i>ClientDIRECT®</i> is a free monthly customizable newsletter, featuring your contact information, listings, photos, and professionally written articles. It provides you with an opportunity to easily keep in touch with clients and demonstrate your market expertise.	After a one-time setup, this free customized newsletter goes out every month to your entire client database, offering you a resourceful opportunity to retain a presence with your contacts.
<b>FREE</b>	<b>129</b> <b>Consumer Ad Campaign</b>	This campaign highlights the value REALTORS® bring to the transaction, while raising public awareness of the REALTOR® brand.	You can watch the TV spot, see the online banners, and read about specific market placement by visiting <a href="http://www.car.org/aboutus/adcampaign/">www.car.org/aboutus/adcampaign/</a> .
<b>FREE</b>	<b>130</b> <b>Consumer website (www.yourpieceofcalifornia.com)</b>	This website provides consumers with a place to stay up-to-date on the California real estate market, find a REALTOR®, and even search properties.	You can point clients to C.A.R.'s consumer website - <a href="http://www.yourpieceofcalifornia.com">www.yourpieceofcalifornia.com</a> - where they can find current information on today's housing market.
<b>FREE</b>	<b>131</b> <b>Find a REALTOR® Search Tool</b>	The Find a REALTOR® Search Tool is a <a href="http://car.org">car.org</a> homepage feature that provides consumers and colleagues with an easy way to locate a local REALTOR®.	Use the Find a REALTOR® Search Tool on the <a href="http://car.org">car.org</a> homepage to search for colleagues. It's also a resource to reach out to potential clients interested in REALTOR® representation.
<b>FREE</b>	<b>132</b> <b>FREE Member Profile Page</b>	You can promote yourself to peers and consumers by creating a FREE member profile page for <a href="http://car.org">car.org</a> 's "Find a REALTOR®" Search Tool.	Keep your member profile page information up to date on this free profile page. The information also is used for <a href="http://car.org">car.org</a> 's "Find a REALTOR®" database.
<b>FREE</b>	<b>133</b> <b>Spanish-language Consumer website (www.lallavedetutranquilidad.com)</b>	Spanish-speaking California home buyers can stay updated on industry and market news by visiting this Spanish-language consumer website.	You can refer Spanish-speaking clients to <a href="http://www.lallavedetutranquilidad.com">www.lallavedetutranquilidad.com</a> for current housing news, listings, and REALTOR® information.

## Additional Member Benefits

	<b>134</b> <b>C.A.R. Disaster Relief Fund</b>	This fund was set up specifically to help REALTORS® like you, your staff, and local Association staff members who have been affected by natural and other disasters.	Tax-deductible donations to the C.A.R. Disaster Relief Fund can be made at <a href="http://www.calfund.org/give/giving_calrealtorsrelief.php">www.calfund.org/give/giving_calrealtorsrelief.php</a> .
<b>FREE</b>	<b>135</b> <b>C.A.R. Facebook Page</b>	C.A.R.'s Facebook page provides company and industry updates, event information, special offers, and a chance to stay connected with peers in the social media space.	To become a C.A.R. fan on Facebook, visit <a href="http://www.facebook.com/CAREALTORS">www.facebook.com/CAREALTORS</a> .
	<b>136</b> <b>C.A.R. Home Payment Protection Program (HPPP)</b>	HPPP can help you market and enhance your listings. At the time of listing, sellers may purchase this job loss benefit that protects buyers; the cost is deducted from the seller's proceeds when escrow closes.	The HPPP can help build buyer confidence and reduce the fear of financial distress in the event of a job loss, by covering the buyer for 12 months from closing, and making up to six benefit payments of up to either \$1,000 or \$1,500. Please see <a href="http://www.cynsurefinancial.com/car/">www.cynsurefinancial.com/car/</a> for details and program terms and conditions.
	<b>137</b> <b>C.A.R. Insurance Products</b>	RealCare Insurance Marketing, Inc. is the C.A.R. endorsed insurance broker for all life and health plans, in addition to errors and omissions, workers' compensation, liability, home, auto, and other insurance products.	For more information regarding all insurance products, call RealCare at (800) 939-8088 or visit <a href="http://www.realcare.biz">www.realcare.biz</a> .

FREE	<b>138 C.A.R. LinkedIn Professional Network</b>	C.A.R.'s LinkedIn page posts regular conversation and informational updates.	Join C.A.R.'s LinkedIn Network to start or join discussions with colleagues and peers about the current state of the industry. Connect with C.A.R. by searching for CALIFORNIA ASSOCIATION OF REALTORS® at <a href="http://www.linkedin.com">www.linkedin.com</a> .
FREE	<b>139 C.A.R. Twitter Account</b>	C.A.R. provides social media articles, real-time event updates, and quick market, product, and company updates on Twitter.	Follow C.A.R. on Twitter at <a href="http://www.twitter.com/CAREALTORS">www.twitter.com/CAREALTORS</a> . Or visit C.A.R.'s tradeshow account at <a href="http://www.twitter.com/CAREALTORS_expo">www.twitter.com/CAREALTORS_expo</a> .
FREE	<b>140 C.A.R. YouTube Channel</b>	C.A.R.'s YouTube Channel displays informational or training videos.	Watch or share C.A.R. videos on C.A.R.'s YouTube channel. Visit <a href="http://www.youtube.com/carealtors">www.youtube.com/carealtors</a> .
	<b>141 Clarus FHA Approval™</b>	Clarus FHA Approval™ offers Eligibility Check, a searchable proprietary database of FHA loan eligibility requirements for condominiums to determine in real time if a condominium is approved and eligible for an FHA loan. Clarus FHA Approval™ also offers services to assist condominium homeowner associations (HOAs) in applying for approval with FHA to permit FHA loans. Discounts are offered to HOAs referred by a REALTOR®.	Use Eligibility Check to identify whether a specific condo is eligible for an FHA loan. Visit <a href="http://www.clarusfhaapproval.com">www.clarusfhaapproval.com</a> or call (818) 338-6588 for more information.
	<b>142 Member Advantage Program</b>	You receive key savings from program partners, including discounted wireless service, office supplies, shipping, HR and payroll, marketing tools, and more. The program also allows you to protect your career with errors and omission insurance and enjoy group health coverage through C.A.R.'s endorsed insurance partners.	These free Member Advantage Program product offers save you an average of \$100 a year. For more information, visit <a href="http://www.car.org/memberadvantage/">www.car.org/memberadvantage/</a> .
FREE	<b>143 One Cool Thing on car.org</b>	<i>One Cool Thing</i> is a section on the <a href="http://car.org">car.org</a> homepage that is updated every day with inspired ideas to add a little creativity to your business.	Check out <i>One Cool Thing</i> at <a href="http://www.car.org">www.car.org</a> for cool closing gift ideas, helpful mobile apps, or small gadgets that can save you time.
	<b>144 Personal Insurance</b>	RealCare offers you Home (Primary, Condo, Rental, Secondary), Auto, Aircraft, Earthquake, Flood, Collectibles (Jewelry, Fine Arts, Wine, etc.), and Umbrella insurance options.	For more information regarding personal lines of insurance, call RealCare at (800) 939-8088 or visit <a href="http://www.realcare.biz">www.realcare.biz</a> .
	<b>145 Pet Insurance</b>	RealCare, in association with VPI Pet Insurance, provides health and accident insurance for cats, dogs, birds, and exotic pets.	VPI policies start at \$7 to \$10 per month, with a \$50 deductible per incident, although the cost varies by species and age. The pet owner is free to visit any licensed veterinarian anywhere, even when away from home. Optional vaccination and routine care coverage is also available. With your C.A.R. membership, you receive a 5 percent discount on premiums. To learn more or obtain a free quote, call (800) 719-1163.

