

Tallahassee Report

2018
Issue #3

Serving Title Professionals throughout Florida

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REGISTER NOW FOR FLTA'S ANNUAL CONVENTION

A Message from the President

Timothy Steele | North American Title Company



Predictability is a good thing for society. This is especially true regarding laws anyone must adhere by and follow, and in costs anyone can expect and budget to.

Florida laws that govern real estate require documents affecting real property be recorded in to the official record. Obviously, there is a cost to recording such documents. That cost is paid for by the consumer, either the buyer or seller, usually depending on the nature of the document.

Additionally, federal legislation, commonly referred to as the Dodd Frank Act, requires that costs, including the recording costs, are disclosed in advance to the buyer. Again, predictability.

The recording fees in Florida, as we all know, are based on the number of pages. Ten dollars for the first page of any document, and \$8.50 for each page thereafter.

It seems simple at first; however, it is often the case that the recording fees are unknown in advance. When disclosing recording fees to the buyer, no one knows what documents may be required to be recorded, and, more on point, how many pages such documents will even be.

This creates an impossibility to the requirement of predictability for the consumer in Florida. The fall out is unexpected costs, inefficient and additional work weighing down the county clerks and official record keepers, and rejected recording documents due to lack of funds.

Despite this, there is a solution: flat fee recording.

Flat fee recording is a concept that, at its core, provides predictability. It would line Florida up with the federal requirement of advance disclosure, allow with certainty that all parties know the recording costs in advance, and provide for greater efficiency with the clerk and recorder offices in Florida.

As of this newsletter, more than 15 states have enacted some form of flat fee recording. The benefits are far reaching. Recorders in numerous states have reported fewer rejections due to lack of or miscalculated funds, and less time reviewing documents and calculating recording fees. Any buyer or seller can now have certainty and predictability in their fees and costs. Better efficiency for the consumer and government is a big win all around.

As we look towards the next legislative session, I hope that the meaningful discussions FLTA has had on bringing the predictability of flat fee recording to Floridians will move to the county clerks and other stakeholders. I also hope the stake holders, together, bring that discussion even further, to the legislature, and lead Florida into predictability.

Guest Article – Examine This!

What's All This Bruhaha About BlockChain?

John Redding, Esq. | Redding & Associates

FLTA Member

Let me first go on record to say that BlockChain has been around for some time now and is the underlying technology for the cryptocurrencies like Bitcoin. This cryptocurrency is something I often refer to as “psychocurrency” and may very well be the topic of a later article. But for now, let’s stick to this BlockChain thing.

For those of us over 30 and not given to wearing a “man-bun,” BlockChain can be best described as a massive, common, easily accessible database, or ledger system of sorts. Something we are all very familiar with, but only on a local level. This massive ledger system, if put into place, as is being envisioned, would be resident on nearly every computer, and would be updated constantly to reflect every transaction as it occurs.

Okay, so how does this thing work? On BlockChain, when a transaction is initiated, the particular information of that transaction is assembled into something called a “block.” This “block” is then sent out over this massive ledger system. These “blocks” of information all carry a timestamp, much like the clocking used by the various Clerks of the Court, on recorded documents or case filings. Each “block” contains a reference to the previous “block” in the “chain” of transactions. This serves to create a “chain” of transactions and once verified, the most recent “block” is linked to the prior “blocks” creating the chain of transactions, and thus, the name BlockChain. Sounds sort of familiar, eh? This chain of blocks is then transmitted on the massive ledger network. Imagine the computing power necessary to handle this massive amount of information, and the infrastructure necessary to power same.

So just what is all this bruhaha about BlockChain and the title insurance industry? I only became aware of the attempts to apply it to the title insurance and real estate industries at a recent Florida Bar meeting. In preparation for writing this article, and reviewing the available information on BlockChain technology, I find that when applied to these industries, one may think of this BlockChain technology as the modern version of snake oil, being hawked to the masses by ever confident Gen Zs or Centennials, who haven’t a clue about that to which they are trying to apply this technology.

The first ill BlockChain is being touted to cure is the high cost of building and maintaining a title plant. This might have been a valid point of concern more than thirty years ago, but today this is just not the case. Since the advent of third-party information services, which shall not be named, this is nothing more than a subscription, or nominal per search fee. We already have most, if not all of the 67 counties on-line and easily accessible from nearly anywhere we choose through these third-party services. Additionally, most, if not all of the various Clerks of the Court are offering on-line services as well, at no charge. This being a non-issue I shall move along.

Another thing that BlockChain is being marketed for is to streamline the real estate industry, by sharing what are proprietary, decentralized, non-public databases such as the various Multiple Listing Service (hereinafter “MLS”) systems.

Cont. from Page 2 – Guest Article: Examine This!

Here, the uninformed are seeking to make these MLS databases centralized, and more easily accessible to the public, en masse. This would only serve to upend the real estate industry as we know it, and could result in a great number of unintended consequences. Presently, the various MLS systems are rather well-regulated, subscription services, requiring membership in both the MLS, and the local Board of Realtors, as well as setting forth guidelines for posting to the system (I once used this as a defense in a case.) Should this public access be granted, there would be little control on the accuracy and quality of information being shared, leading to an increase in fraud claims. While I am certainly not opposed to having more litigation work to do, I am opposed to making it easier to harm the innocent consumer.

Now this is interesting; BlockChain is being marketed to cure defects in title. Yes, you read this correctly. Somehow, from the research I conducted, and the interesting presentation I attended at the Florida Bar meeting, things like Court Orders, Easements and the like, are deemed by the uninformed, to somehow be defects in title. Additionally, and I am not sure how, but BlockChain is supposed to relieve the cost of maintaining a trained staff to identify and cure title defects (the real kind.) Additionally, at this presentation, BlockChain anonymity in the transaction was also hyped. Now will someone please tell me how anonymity works in a chain of title!

Simply put, this seems to be nothing more than a further attempt to manage one's life and even the most important investment one may make, a home purchase, from the screen of a smartphone, locked away from any version of social interaction. BlockChain technology is certainly interesting, but not a panacea for curing a perceived ill. The real estate and title insurance industries are certainly not without their problems, but after doing just a little digging into this BlockChain thing, let me just say that the problems would only increase if for some reason BlockChain came into play in these industries. I am not sure how decentralizing databases, merging everything into a massive ledger system, dismantling a trained staff, and anonymity does this, but it would be interesting if not devastating nonetheless.

As always, although not necessarily applicable to this article, please consult your underwriter whenever there is a question on just how something should be addressed.

I hope this is of use to at least some you; I will now step down from my soap box.

Mr. Redding is a member of The Florida Land Title Association, and the Florida Bar's Real Property Probate and Trust Law Section, serves on its Executive Council and is an active member of its Problem Studies, Real Estate Litigation, Condominium and Planned Development, and Title Insurance Committees. He has recently authored two chapters for the Florida Bar's book on Real Estate Sales Transactions, a chapter for the Florida Bar's book on Real Property Complex Transactions.

DFS: Notice of Hearing Addressing Penalty Guidelines

The Florida Department of Financial Services, Division of Insurance Agent & Agency Services, hereby provides Notice of Development of Rule Chapter 69B-231, Florida Administrative Code, relating to Penalty Guidelines for Insurance Representatives. This notice has been filed with the Florida Department of State and is being officially published in the Florida Administrative Register on August 1, 2018. [Click for full text of notice.](#)

Notice of Development of Rulemaking

Department: Department of Financial Services Division: Division of Insurance Agent and Agency Services

Rule No.: 69B-231.010, 69B-231.020, 69B-231.030, 69B-231.040, 69B-231.070, 69B-231.080, 69B-231.085, 69B-231.090, 69B-231.095, 69B-231.100, 69B-231.105, 69B-231.106, 69B-231.107, 69B-231.108, 69B-231.110, 69B-231.115, 69B-231.120, 69B-231.140, 69B-231.150, 69B-231.160

Purpose: This rule chapter is being revised to create new rules and update existing rules in accordance with current Florida statutes.

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NEW AGENTS SECTION VICE CHAIR • ELECTRONIC NOTARIZATION LEGISLATION • MEMBERSHIP GROWTH • FLTA CONVENTION

This is an exciting time to be a member of our Section. On June 14, the Board of Directors elected Marty J. Solomon the new Section Vice Chair. Marty is an agent and a real property litigation lawyer with the Carlton Fields law firm in Tampa. With that background he will bring a new and unique perspective to our Section's leadership. Marty received his Bachelor's degree from New College, Florida's honors college, and earned his Juris Doctor degree *magna cum laude* from Tulane Law School. A Renaissance Man, he is also a cyclist, a skier and a photographer.

If you have participated in our Section conference calls, you know that Electronic Notarization legislation was actively lobbied in the last legislative session in Tallahassee. It did not pass the legislature this year, but we expect it back next year. Most knowledgeable people believe that eventually some sort of electronic notarization legislation will be adopted by Florida. We will work with other interested groups including the people hoping to make money with electronic notarizations and lawyers who, like title agents, have clients who will be impacted by such legislation, to be sure the best possible law is passed.

Please be reminded that we hold Section conference calls every second Tuesday of every month at 10:00 a.m. All Agents' Section members are encouraged to attend. You need not speak up if you do not wish to. Just listening in will keep you abreast of the latest news of interest to you, as an agent. But, if you wish, we welcome your input during these valuable calls. Just look for the monthly "Call Reminder" from Jena Daly.

Our membership numbers have been improving. We have set a goal to grow our membership to 500 this year. As of this writing, we are at 460 members. If you know a Florida title agent who is not a member of FLTA, invite him or her to join. A good place to join is at the annual convention.

The FLTA annual convention will be held November 12-14 at the Hawks Cay Resort at Duck Key in the Florida Keys. The theme this year is *Channeling the Waves of Change*. With all the changes coming to the business of title agents and others in our industry, this should be a good learning experience. Also, it is a great opportunity to connect with over 300 Florida title industry colleagues, share experiences and best practices and have an enjoyable time doing it. Please plan now to join us there. Visit our [Convention Page](#) for more information.

Agent Section Lobby Fund

Donations to the lobby fund are always needed. See below to donate today!

The Florida Land Title Association is unique in retaining a political consulting firm in Tallahassee specifically to advise and represent the Agents Section. The cost of these professionals is paid from voluntary contributions to the Agent Section Lobby Fund. Please contribute to support your industry by mailing a check to:

**FLTA
P.O. Box 66145
St. Pete Beach, FL 33736**

OR CLICK 





The CLT Institute would like to give a Big Thank you to all of the applicants for their participation in what was an outstanding turnout for the Certified Land Closer and Certified Land Searcher exams given on June 9th. We had a remarkable attendance this year and I am looking forward to distributing many CLC/CLS designations at the Annual Convention in November.

The exams will be graded in mid-August with the results going out by the end of August. Good luck to all the participants!!

If you are interested in becoming involved with the CLT Institute and you hold the designation of CLC or CLS, I would like to hear from you. Please contact me at cblalock@wltic.com to become involved.

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Florida Laws Effective July 1, 2018

This past Spring, the Florida Legislature passed several laws affecting Title and many supported by FLTA. Below are some of those laws that went into effect this July. This is not to be a complete list.

CS/HB 7087/ Taxation (Interspousal transfer and exemption from documentary stamp): Amends Florida Statute section 201.02. Real property being transferred due to a divorce is exempt by statute from documentary stamp taxes. Ironically, if one owns real property, gets married later, and wishes to add his or her new spouse to title, documentary stamp taxes would be required. There is no statutory exemption. An exemption for interspousal transfer from documentary stamp taxes was signed into law and creates an exemption for the above scenario.

Effective Date: July 1, 2018

Chapter No. [2018-118](#)

CS/SB 512/ Homestead Waivers: Provides language which may be used to waive spousal homestead rights concerning devise restrictions, etc.

Effective Date: July 1, 2018

Chapter No. [2018-22](#)

CS/HB 617/ Covenants and Restrictions (MRTA): Covenants and Restrictions; Authorizes certain parcel owners of a community not subject to HOA to use specified procedures to revive certain covenants or restrictions; revises interests & rights protected by filing for record within specified timeframe; revises & provides provisions relating to covenants and restrictions, including extinguishment, validity of notice, length of time certain covenants and restrictions are preserved, filing of notices, notice content requirements, requirements of property associations, & validity & enforceability.

Effective Date: July 1, 2018

Chapter No. [2018-55](#)

CS/HB 631/ Possession of Real Property: Possession of Real Property; Authorizes person with superior right to possession of real property to recover possession by ejectment; provides that person entitled to possession of real property has cause of action to regain possession from another person who obtained possession of real property by forcible entry, unlawful entry, or unlawful detainer; prohibits local government from enacting or enforcing ordinance or rule based on customary use; provides an exception; creates, revises, & repeals related procedural provisions.

Effective Date: July 1, 2018

Chapter No. [2018-94](#)

CS/HB 661/ Business Filings: Authorizes certain persons and entities to correct certain documents; provides that correction filed for certain reasons are not subject to department fee; requires department to send notice of filing of record through e-mail or send copy of document to mailing address of entity, representative, or agent; provides notice requirements for department if record changes entity's e-mail or mailing address.

Effective Date: July 1, 2018

Chapter No. [2018-58](#)

CS/CS/HB 483/ Unfair Insurance Trade Practices: Revises types, value and frequency of advertising and promotional gifts that licensed insurers or their agents may give to insureds, prospective insureds, or others; authorizes such insurers or agents to make certain charitable donations on behalf of insureds or prospective insureds; prohibits title insurance agents, agencies, and insurers from giving insureds, prospective insureds, or others merchandise in excess of specified value; authorizes certain licensed insurers and agents to give specified complimentary services or discounted rates on specified services.

Effective Date: July 1, 2018

Chapter No. [2018-149](#)



Lunch & Learn



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Miami-Dade County Commission on Special Taxing Districts



The FLTA continues to work with Miami-Dade Board of County Commissioners to address their concerns of buyer awareness of properties located within Special Taxing Districts. The [original ordinance](#) was scheduled to go into effect in May 2018 calling for purchaser signatures on the instrument of conveyance, but has been delayed 90-days to August. Through our communication and involvement, the County Commission has now adopted a resolution for an additional 120-day delay that will carry us through 2018 to allow further discussion and dialogue. The FLTA thanks the Miami-Dade Board of County Commissioners for continuing to work with the industry on this.

FLTA Embraces an Investment Policy Statement

During the July Summer Board Retreat the FLTA Board of Directors voted and approved an investment policy statement (IPS) to help preserve the association's financial stability. The IPS is designed to not be a capital builder, but preserve the financial assets of the association. The goals and/or purpose of an IPS are to establish plan objectives, provide plan guidelines and provide investment criteria to the investment advisor. Furthermore, the IPS will be monitored by the Finance Committee and Board of Directors.

Whew!!!! It's a hot summer! And we are hot on the trail of new members! Our Membership Team is driving for 5 (500 that is). We have a few more months to go before our Annual Convention in November! As an incentive to help everyone in the Membership Drive, we have a \$500.00 CASH prize for the First Place Winner, the person who brings in the most, new agencies (not branch offices of existing members) before 10/31/2018. The winner will receive their award at the Convention.

Currently our Membership totals 460, with 258 agency/law firms, including 47 NEW MEMBERS and the balance is made up of branch offices, associates and Underwriters. We are close to our goal, but we are not there yet. If you can help us by asking others that you know in the business to please join, we would be very grateful, and who knows, you may with the \$500!!!

In other news, the Membership Committee held a meet and greet Social in St. Petersburg on Wednesday, July 11th. A lot of new faces were there and fun was had by all. We would like to thank AmTrust, Ben Sommers, for the sponsorship for this event.

Keep an eye out for a FLTA Social event in your area! So far, we have covered the Pensacola, Panama City, Jacksonville, Orlando and St. Petersburg areas! We are working on south Florida, both east and west coast! We look forward to seeing everyone.

FLTA IS THE VOICE OF TITLE INSURANCE IN FLORIDA, AND YOU ARE FLTA.

THANK YOU FOR BEING A MEMBER!!!

NOT A MEMBER OF FLTA, JOIN TODAY!!!



Ask Me About Joining The FLTA In 2018!

Advocate. Connect. Educate.

Over the course of the recent month's FLTA has hosted opportunities of advocating, connecting and educating. Here's a couple events that took place:



FLTA Members hear from Pinellas County Property Appraiser, Mike Twitty



FLTA advocates in D.C.



Jacksonville lunch and learn on lien code enforcement



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New Statutory Waiver of Homestead Rights Through Deed

Florida Statute 732.7025, Waiver of Homestead Rights Through Deed, became effective on July 1, 2018 and will allow a spouse to include specific language in a deed waiving the right to prevent his or her spouse from devising homestead property to someone else. The waiver language allowed by this new statute does not waive the protection against creditor's claims nor does it affect the constitutional requirement for the joinder of spouse in any deed or mortgage of the homestead property which requirements remain in full force. Further, it does not affect intestate succession of homestead nor the validity of a devise to a surviving spouse.

The primary purpose of this new statute is to provide certainty to conveyances of homestead property by spouses to one or both as trustees of their joint revocable trust and the subsequent testamentary disposition. Questions regarding whether these conveyances were compliant with Article X, Section 4(c) of the Florida constitution within the legal community have at times led to subsequent sales of the homestead property by a trustee or successor trustee being complicated by difficult, time consuming closing requirements for obtaining deeds from heirs. This lack of certainty has also led to threatened or actual litigation by heirs who were omitted as beneficiaries of the trust against trustees or new buyers from the trustees.

Article X, Section 4(c) provides:

"The homestead shall not be subject to devise if the owner is survived by a spouse or minor child. Except the homestead may be devised to the owner's spouse if there be no minor child."

Florida Statute 732.4015 (2) provides that the constitutional homestead devise restrictions are applicable to revocable trusts:

(2) For the purposes of subsection (1), the term:

- (a) "Owner" includes the grantor of a trust described in s. 733.707(3) that is evidenced by a written instrument which is in existence at the time of the grantor's death as if the interest held in trust was owned by the grantor.
- (b) "Devise" includes a disposition by trust of that portion of the trust estate which, if titled in the name of the grantor of the trust, would be the grantor's homestead.

Newly enacted Florida Statute 732.7025 allows a spouse to add to a deed the following language, or language substantially similar:

"By executing or joining this deed, I intend to waive homestead rights that would otherwise prevent my spouse from devising the homestead property described in this deed to someone other than me."

Deeds executed after July 1, 2018 containing this language will benefit the grantors and settlor(s) of revocable trusts by the certainty the new statute brings to this complex subject. Title insurers may take differing approaches to the effect of this new statute and may also have differing underwriting guidelines to conveyances made by spouses to the trustee(s) of their revocable trust so please be sure to follow your title insurers specific underwriting guidelines.

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ALTA Announces Resignation of CEO Michelle Korsmo



ALTA announced on July 19th the resignation of Chief Executive Officer Michelle Korsmo.

Korsmo, who joined ALTA in April 2008 and has served as CEO since August 2011, has accepted the role of CEO with D.C.-based trade association Wine & Spirits Wholesalers of America. She will remain with ALTA until mid-September. ALTA's Board of Governors has started the search process for a new CEO.

"For more than a decade, Michelle has contributed significantly to the industry and the association's growth," said Steve Day NTP, president of ALTA's Board of Governors. "Michelle has focused her team on developing innovative solutions for the industry, and has expanded support to our members at a national and state level. ALTA membership has grown every year under Michelle's leadership, conference attendance is at record levels and the association is in a solid financial position. I personally thank Michelle for her guidance and support to me over these years. On behalf of ALTA's Board of Governors, I thank Michelle for everything she has done for the association. We wish her continued success in her new position."

Under Korsmo's leadership, ALTA has doubled its membership and revenue, in addition to nearly tripling fundraising for the Title Industry Political Action Committee. In the past few years, the association has instituted an industry-wide licensing program as well as a best-practices standard.

"My time at ALTA has been incredibly special, and together, we have created something exceptional," Korsmo said. "There is a strong sense of pride in leading a growing and vibrant trade association that helps protect property rights. While I have decided to turn a new page in my career, I leave ALTA with many great memories of working with ALTA staff, members, state partners, and stakeholders across the title and settlement services industry. The association is in good hands with a strong board, leadership and staff."

FinCEN Reminds Financial Institutions ~ the CDD Rule is in Effect

The Financial Crimes Enforcement Network ("FinCEN") reminds financial institutions and their customers that the final rule, "[Customer Due Diligence Requirements for Financial Institutions](#)" (the CDD Rule) became effective May 11th

FinCEN issued the CDD Rule, which amends Bank Secrecy Act regulations, to improve financial transparency and prevent criminals and terrorists from misusing companies to disguise their illicit activities and launder their ill-gotten gains.

Title agencies (including any branch offices) are subject to the provisions of section [626.0428](#), F.S. Each branch location that does title insurance work must designate an agent in charge and notify the department of the identity of the person and Florida license number designated as well as the location of the branch. The easiest way to notify the Department of this required information is by email to AgentLicensing@MyFloridaCFO.com.

[Full Reminder](#)



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Business Email Compromise Scams Climb to \$12 Billion

The Federal Bureau of Investigation released their latest Public Service Announcement (PSA) on July 12th and the numbers are rapidly growing.

If you discover a fraudulent transfer, time is of the essence. First, contact your financial institution and request a recall of the funds. Different financial institutions have varying policies; it is important to know what assistance your financial institution will provide when attempting to recover funds. Second, contact your local FBI office and report the fraudulent transfer. Law enforcement may be able to assist the financial institution in recovering funds. Finally, regardless of dollar loss, file a complaint with www.ic3.gov or, for BEC/EAC victims, bec.ic3.gov. The IC3 will be able to assist both the financial institutions and law enforcement in the recovery efforts.

[View Full Report](#)

 <p>CHANNELING the Waves of Change Duck Key - November 12-14, 2018</p>	<p>Presented By:</p>  	<p>2018 FLTA Annual Convention Hawks Cay Resort, Duck Key Registration Open</p>
<p>Earn CE Credits, See New Products, Meet Colleagues</p>		

Title Industry of Florida - PAC

Florida Election Dates

Primary: August 28

General: November 6

Help keep Title at “the table”. To receive the invitation for a seat we remain to be focused and engaged in the legislative process. To make an impact, let’s take a proactive role together. With the Primary fast approaching your contribution is vital to our legislative success.

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I can only imagine that having a HUGE amount of debt hanging over a company's head places it in a very tough position. Especially when in two short years, they've already accumulated **Tens of Millions** of Dollars of debt to venture capitalists.

We all know the story where the college kid uses the easy money of his parent's credit card. Yes, it's always easier spending other people's money. But, we all know that there will be a day of reckoning.

I don't know about you, but I have seen this movie many times before.

It doesn't end well.

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DFS Updates Unlawful Inducement Rule

On May 13, 2018, a revised Rule [69B-186-010](#) titled, *Unlawful Rebates and Inducements Related to Title Insurance Transactions*, went into effect. The revisions in the rule ultimately improve the ability for the Department of Financial Services to enforce the Rule.

In addition, to protect title agents from potentially inappropriate closing instructions, the Department revised the list of prohibited activities to include the following:

- (s) Waiving of fees, costs, or premium for title updates or endorsements requested after the issuance of the title insurance policy.
- (t) Assuming any party's responsibility to provide refunds to consumers under applicable laws and regulations.

The Division also added section (6) addressing certain requirement agreements:

- (6) A licensed and appointed title insurance agent is not prohibited under this rule to affix a notice to any contract or agreement, stating, "The terms of this contract are agreed to, but only to the extent that they do not violate the provisions of rule 69B-186.010, F.A.C., or paragraph 626.9541(1)(h), F.S.," or substantially similar language.

For questions and additional information regarding the new Rule, we encourage you to contact your underwriter.

View the complete notice and [Rule 69B-186-010](#).



It's difficult to believe Summer is nearly over, at least in back-to-school terms as we approach August. For sure some are more excited than others. I know for my household we're excited for the daily routine to return with an entering pre-kindergartener and an incoming 3rd grader, not to mention the return of football. Everyday structure and routine is key. As for the office, I'm looking forward to the Fall as the Fall brings our Annual Convention into play along with other opportunities to visit with Florida licensed agents during one of our many insurer education session partnerships. Needless to say, I am looking forward to connecting with our members. I'm also interested to see how the election plays out identifying who will come out of it staying in office or entering office.

Since our last writing there has been so much happening: We have continued our roadshow of various lunch-and-learn sessions and socials throughout the state; We have continued to work with the Miami-Dade County Commission on an ordinance that will affect the instrument of conveyance calling for the purchaser's signature on the deed; Maintained successful webinars and hosted our Summer Board Retreat where exciting things developed as we partnered with our Marketing Consultant, Sherrie Long, on developing a Strategic Plan.

In fact, we have a new mission statement, *"FLTA's mission is to empower members through advocacy and education to protect property rights."* You'll now begin to see this posted in many places beginning with our [homepage](#) and in concert with last year's message of *Advocate. Connect. Educate. (ACE)*.

Speaking of ACE, we're going to do a lot of this in November with our Annual Convention. Just think about it:

Advocate: Hear directly from the Agents' Section Lobbyist to understand the climate in Tallahassee as we come off of an election cycle. Join the conversation by sharing your legislative priorities to be considered during the Government Affairs meeting.

Connect: Connect with old friends and colleagues, meet new leaders within in the industry. You'll be surprised with the relationships you'll walk away with.

Educate: This one's big, after all it's the premise of the convention. You'll have the potential to possibly earn 7 continued education credits with one being ethics and also learn from vendor specialists on the latest products and trends in the exhibitor hall.

So, don't wait any longer, check out the [schedule of events and register today](#).

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