

THE TOOLS YOU NEED. THE SUPPORT YOU WANT.

2023-24 MEMBER BENEFITS GUIDE



WELCOME TO SMDRA!

We are happy you are here!

MISSION

We are REALTORS®. As leaders, educators and advocates, SMDRA members serve our communities, protect homeownership and elevate our profession.



SMDRA is committed to excellence.

SMDRA operates with integrity, respect and transparency.

VISION

SMDRA fosters an inclusive culture where REALTORS® are the recognized authority and trusted partners in their communities.



SMDRA offerings focus on member efficiency, knowledge and business success.

SMDRA is a community of REALTORS® that embraces and promotes inclusion and diversity.

SMDRA strives to positively impact those communities where our members live and work.



SMDRA MEMBER VALUES













YOUR DUES EXPLAINED

SMDRA dues are based on a fiscal year of October 1 through September 30, and include CAR and NAR dues. Dues can be paid online through your SMDRA Member portal.

The total amount is due every year during our renewal process, usually during the months of August and September. If you are transferring from another Association or applying to become a new member, contact a SMDRA staff member to assist you with the calculation of your dues and submit verification of your NAR Code of Ethics training.

~ Once remitted, all dues are non-refundable. ~

2023-24 MEMBER DUES INVESTMENT SCHEDULE

MEMBERSHIP DUES ARE COLLECTED FOR THE FOLLOWING:



\$254



\$195



\$201





\$25

TOTAL = \$675

NAR DUES INCLUDE \$45 CONSUMER AWARENESS DUE, MANDATORY FOR ALL MEMBERS

\$25 RPAC INVESTMENT IS VOLUNTARY



TABLE OF CONTENTS

From the brand-new REALTOR® member who could use some guidance and support in all things real estate, to a seasoned veteran who is searching for ways to take their business to the next level, we've got you covered! Come see all the benefits you have at your fingertips to make your business soar!

PG. 3-5

Save some green. Save coin. Save \$\$ AND grow your skills & business!

- FREE Education Classes
- Forewarn Safety App
- Classes 2-Ways In-Person and Zoom
- Monthly Payment Options

- REALTOR® Store
- Member Copy Services
- Expanded Healthcare Options
- 3-Tiers of Benefits to Members

PG. 6-8

Marketing Tools to keep you in front of your clients.

- Statistics and Market Trends Resources
- Affiliate Community Directory
- Affiliate Partners Your Dream Team
- Photofy Social Media Templates
- Monthly Town Hall Talk Meetings
- Educational Power Lunch Meetings
- Connections & Cocktails Networking
- SMDRA REALTORS® Care Foundation

PG. 9-11

Stay Safe. Stay Protected. Stay in the Know.

- Forewarn Safety App
- The SentriLock Advantage
- Buyer/Seller Mediation and Arbitration
- Legal Hotline
- Inclusion and Diversity Resources

PG. 12-14

We are here for YOU! Learn more about what SMDRA is involved in within the industry and how you can get INVOLVED!

- Political Advocacy
- Opportunities to Join Committees
- Networking Opportunities
- Community Service Initiatives

PG. 15-17

All of the Above and a few very cool EXTRAS!

- Our Social Media Community
- State of the Art Building & Facilities
- Event Space Rental Options
- The BEST Dedicated Staff Ever!





FREE EDUCATION CLASSES

Excludes Certifications & Designations

SMDRA is proud to offer a comprehensive education program that provides our REALTOR® Members with the knowledge they need to succeed. Classes are offered in person, as well as online.

SMDRA is one of the few REALTOR® associations in the state of Colorado accredited by NAR to offer the GRI Designation. Many other NAR Designations and Certifications are offered as well.

In partnership with our Affiliate Business Partners, SMDRA offers the classes taught by our own business partner members, these classes cover topics such as home inspection, estate and trusts, reverse mortgages, home warranties, VA loans, CHFA Loans, HVAC and Plumbing Issues, Social Media, Video and SO MUCH MORE!

SMDRA offers at least one Annual Commission Update (ACU), plus one NAR Ethics class per month, along with many other classes based on current industry and market trends. In addition, events such as Power Lunches, featuring noted guest speakers from the Colorado Association of REALTORS®, the Colorado Real Estate Commission, local politicians, and others.

AND REMEMBER — Classes are FREE to SMDRA Members! This Excludes Certifications and Designations, which have additional fees. Affiliate Industry Partners have opportunities to sponsor classes, to market their businesses to class attendees.



FOREWARN — SAFETY INTELLIGENCE APP

A \$240/Year Value — Free to REALTOR® Members!





FORFWARN

FOREWARN brings knowledge to the real estate industry through innovative solutions to ensure safer engagements and smarter interactions. Leveraging powerful analytics and a massive data repository, FOREWARN solutions enable real estate professionals to gain real-time knowledge, for purposes such as verifying identity, searching for criminal histories, and validating information provided by potential clients such as financial and asset information – all from just a phone number or name. Risk assessment and due diligence at your fingertips!

You can begin properly and safely planning for showings, with a higher level of intelligence and confidence, by activating your account. Scan the QR and set-up your account today!



CLASSES TWO-WAYS — IN-PERSON & ZOOM

Convenience. Safety. Options for Your Educational Needs.

SMDRA offers both In-Person and Zoom class offerings. However you choose to take your CE Classes, you have options at SMDRA to further save you time and a little more GREEN!



MONTHLY PAYMENT OPTIONS

Three, Four or Twelve Month Options

We will be offering several payment plan options so that you can make a choice that fits YOUR budget! You have the opportunity to select which payment structure works best for you. You can opt to pay your dues in FULL or choose a 3 month, 4 month, or 12 month plan. ALL OPTIONS will include the Voluntary RPAC Fair Share Investment.

- PAYMENT PLAN FORMS DUE: August 31, 2023
- FULL DUES PAYMENT DUE: October 1, 2023

2023-24 Payment Plan Options and details will be available in your Dues Billing Email, announced the week of July 31, 2023.



REALTOR STORE

Every Monday is MEMBER MONDAY, Receive a 10% Discount!

Our REALTOR® store is AMAZING! We carry many items to help with your business and fun items to show off the REALTOR® brand! Our Store is an in-person experience at our headquarters location, located at 6436 S. Racine Circle in Centennial, CO. SMDRA Members have access to discounted prices, and REMEMBER, every Monday is Member Monday with an additional 10% off your items (excludes SentriLock Lockboxes) — saving you more GREEN!



COPY SERVICES WITH DISCOUNTED SAVINGS

High Quality, Copy Services at Prices Below Local Area Services

SMDRA Members have access to high quality, color/black and white copy services with all the bells and whistles to meet your document reproduction needs. The cost of SMDRA Copy Services is well below current copy costs that are available in the local area marketplace.



EXPANDED HEALTHCARE OPTIONS

Through the Colorado Association of REALTORS®

SMDRA Members have access to a comprehensive state-wide healthcare program available to all Colorado REALTORS® that was updated and revamped in 2022. The REALTOR® Healthcare Solution is an affordable option for Members.

Healthcare Plan Details: https://smdra.com/smdra-healthcare-benefits-program/



THREE-TIERS OF MEMBER BENEFITS

Comprehensive discount programs at the National, State and Local Levels

Benefit programs from the National Association of REALTORS® (National), Colorado Association of REALTORS® (State) and South Metro Denver REALTOR Association (Local).

Find the State Benefits here: coloradorealtors.com/realtor-marketplace Find the National Benefits here: www.nar.realtor/realtor-benefits-program



Login and customize your profile on the SMDRA Member Portal on smdra.com. *You will need this to register for classes and events.
Scan the FOREWARN App QR code and create your account.
Stop by the SMDRA REALTOR® Store to see what's available to you *Remember Monday's are Member Mondays = 10% Off!
Need copies? Stop by the SMDRA Office for all your copying needs at special member pricing!
Visit the SMDRA Online Class & Event Calendar - Sign-up for a class!
Visit the SMDRA Healthcare information page on smdra.com for complete details of member healthcare offerings.
 Check out the National and State Associations' websites, so you can immediately take advantage of the MANY member benefits and discount programs available to you and your business.





STATISTICS & MARKET TRENDS

You can find the latest statistic resources here: smdra.com/resources

SMDRA and the Statistics Committee provide you with the latest statistics to help keep you informed on current market conditions. Our comprehensive collection of housing market data, fresh from REcolorado is everything you need to showcase to your network and clients that YOU are the expert in the Real Estate industry. We encourage you to share as many of these resources as you can with your clients and network, and be sure to explore all the REcolorado data has to offer.



AFFILIATE INDUSTRY PARTNERS

Creating Your Real Estate Dream Team!

It's a fact that people do business with professionals they know, like and trust. Assembling your Real Estate Dream Team is EASY, with so many quality connections available to you and your clients — just a CLICK AWAY!

Find our Online Directory (by category) under the Resources tab on smdra.com



PHOTOFY SOCIAL MEDIA TEMPLATES

Tap Into the Power of NAR's National Ad Campaign Assets on Your Social Media

NAR has collaborated with Photofy to allow you to easily personalize and share the "That's Who We R" social media campaign assets on your social media accounts, so you can leverage the campaign locally. Sign up today for free access to Photofy's exclusive toolset for NAR members and start leveraging the national ad campaign on social media. Download the app in both the Apple and Google Play Stores.

You can find training videos here: vimeo.com/showcase/nar-photofypro



COMMUNITY DIRECTORY

A Resource to Provide You and Your Clients with Home Related Services Pros

The SMDRA Community Directory is a publication you can give to you clients with endless home related businesses with services from Appraisals to Trash Removals. Print copies are available at the SMDRA Office. NEW Digital App is coming soon!



NEW! MONTHLY TOWN HALL TALK MEETINGS

Beginning October 1, 2023. The 1st FRIDAY of the Month

The first Friday of every month, we are introducing monthly Town Hall Talk General Membership Meetings! This will be an opportunity to get together in-person, network with other SMDRA Members, get updates on important things happening at the National, State and Local levels. We are bringing back property marketing, giving you a chance to market your properties to members. Whether you are looking for buyers, have a buyer need or just sharing as a marketing opportunity for your clients.



CONNECTIONS & COCKTAILS

Make Connections with Members to Grow Your Business. The 2nd THURSDAY of the Month

The second THURSDAY OF EACH MONTH (4:00pm-6:00pm), SMDRA hosts Cocktails & Connections. A networking opportunity complete with light appetizers and cocktails. Each session will have a focus to educate members about ways to get involved, make industry connections and of course an opportunity to meet and connect with other SMDRA REALTOR® and Affiliate Industry Partner Members.



POWER LUNCH MEETINGS

Learn, Connect, Get Informed, The 3rd TUESDAY of the Month

SMDRA is proud to offer Power Lunches throughout the year, that are being super charged and rolled into MORE educational offerings with an increased focus on content. These Power Lunches are great opportunities for SMDRA Members to:

- Industry expert speakers
- Topics relevant to your business
- Learn about SMDRA Events & Happenings
- Network and connect with other SMDRA Members



SMDRA REALTOR® CARES FOUNDATION

SMDRA REAL TORS CARE FOUNDATION

Supports. Engages in Charitable. Civic. Humanitarian Activities.



LEARN MORE

SMDRA REALTORS® Care Foundation supports and engages in charitable, civic, humanitarian activities and programs designed to improve quality of life/home ownership in neighborhoods within our communities.

VISION: CARE - C - Community / A - Aid / R - Relief / E - Engagement

OBJECTIVES: A tax-deductible method for members to contribute to SMDRA's charitable endeavors. To provide support to SMDRA's communities. To assist qualified SMDRA members due to extraordinary crisis or critical health issues to ensure they can remain a REALTOR® or Affiliate member. Follow the QR Code for complete details.



Visit the Resources page on smdra.com and share the latest Statistics, Graphics, Video and Charts available to Members.
Visit the SMDRA Affiliate Industry Partner page and search feature on smdra.com to start to build your Real Estate Dream Team!
Download the NAR Photofy App so you can take advantage of the social media content that you can use to promote yourself and the importance of the REALTOR $^{\circledR}$ brand.
Pick up your copy of the SMDRA Community Directory to share with your clients — Valuable resources for REALTORS® and homeowners!
Attend the NEW Town Hall Talks Meetings, to be held on the 1st Friday of each month, for brief information sessions, networking with other members and marketing your upcoming and current listing, as well as buyers needs.
Attend Connections & Cocktails Events. Enjoy a cocktail and some appetizers while you meet other Members to expand your sphere.
Attend Power Lunch Sessions, learn something, meet other members and stay informed about happenings at SMDRA.
Check out the information about the SMDRA REALTORS® Care Foundation and become a donor.



STAY SAFE. STAY PROTECTED. STAY IN THE KNOW.



FOREWARN — SAFETY INTELLIGENCE APP



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FOREWARN brings knowledge to the real estate industry through innovative solutions to ensure safer engagements and smarter interactions. Leveraging powerful analytics and a massive data repository, FOREWARN solutions enable real estate professionals to gain real-time knowledge, for purposes such as verifying identity, searching for criminal histories, and validating information provided by potential clients such as financial and asset information – all from just a phone number or name. Risk assessment and due diligence at your fingertips.

You can begin properly and safely planning for showings, with a higher level of intelligence and confidence, by activating your account today. Scan the QR and set-up your account today!



SCAN the QR Code to set-up your account

VISIT smdra.com/forewarn for additional information about Forewarn





THE SENTRILOCK ADVANTAGE

A Lockbox Where the Agent is Key

SentriLock is the official Lockbox Solution for the National Association of REALTORS®. SentriLock is WAY more than the best lockbox, SentriLock is the leading lockbox, showing service and experience management solution for the real estate industry. Stronger, more reliable, and smarter than any other lockbox—so you can securely and conveniently access homes while creating great home showing experiences. Keeping your clients safe and you in control.

Want to give SentriLock a try? SMDRA has a lockbox library where you can rent blue-tooth lockbox to try for \$20/month. We offer hands-on classes to learn the power of your lockbox. You also have access to our staff experts to assist realtime with your lockbox issues.



BUYER/SELLER MEDIATION & ARBITRATION

A Program Designed to Assist in Real Estate Transaction Disputes

The SMDRA Real Estate Program has been designed to implement the mediation clause presently in Colorado real estate contracts to provide a solution for disputes between buyer and sellers. This program is not intended to replace the REALTOR® Professional Standards Program, which addresses disputes between REALTORS® or REALTORS® and their clients or customers, but is an option for those disputes which are not covered under mandatory or voluntary arbitration. What situations are appropriate for this buyer/seller dispute mediation program? Mediation can be helpful in resolving almost any dispute arising out of a real estate transaction, including:

- Disputes over earnest money deposits Condition of property and repair conflicts



ETHICS & ARBITRATION

A Program Designed to Assist in Real Estate Ethics Disputes



REALTORS® are different from other real estate licensees in that they voluntarily pledge to abide by a strict code of professional conduct above and beyond the licensing laws of the state. This conduct is outlined in the National Association of REALTORS® Code of Ethics. If you feel like any part of the Code has been violated by a REALTOR®, you are entitled to file a complaint. The REALTORS® Code of Ethics is comprised of seventeen Articles. The Articles are explained through accompanying Standards of Practice. Follow the QR Code of complete details and filing information.



THE REALTORS® LEGAL HOTLINE — 303-785-7171

Protect Your Business!



USAGE DETAILS

The REALTORS® Legal Hotline is a service which provides members of the Colorado Association of REALTORS® with direct access to a qualified real estate attorney who can offer information on real estate law and related matters. The Hotline provides legal information, not legal representation. A call to a real estate lawyer costs an average of \$250 per hour. Think about it, JUST ONE hotline call, you can offset your CAR dues.



DIVERSITY, EQUITY & INCLUSION RESOURCES

Achieving Diversity and Inclusion Together



RESOURCES

We support Diversity and Inclusion, as well as a continued commitment to Fair Housing as part of its core values.

Seeking knowledge and meaningful conversation through a variety of perspectives and resources builds the ability to learn from the past and provides solutions for the future. The purpose of this information is to collect those perspectives/resources from around the country for Associations to reference & share in order to keep the conversation moving forward.

Get started with the Actionable Roadmap for Local Association Diversity & Inclusion. Check out our Fair Housing resources and information on Grants available to your association. We've also compiled articles and websites that may be helpful to share with your members. Please continue visiting this page for updated resources as the conversation and our collection of resources grows.



Just checkingdid you scan the FOREWARN QR code and set-up your FOREWARN account, that we told you about in section one of this guide?
Set-up your SentriLock Lockbox account. Stop by SMDRA if you would like to rent or purchase a box. Be sure ask one of experts if you need assistance with anything SentriLock.
Review the 'Resources' tab on smdra.com to review the information about Buyer/Seller Mediation and Arbitration.
Visit the 'REALTORS® Legal Hotline' on the Colorado Association of REALTORS® website for details about this program.
Check out the National Association of REALTORS® Diversity, Equity and Inclusion resources on nar.realtor.
Sign up and take the Fairhaven challenge, an interactive training platform designed to help combat discrimination in U.S. real estate markets. Visit fairhaven.realtor to take the simulation.



WE'RE HERE FOR YOU! GET INVOLVED.



POLITICAL ADVOCACY



Advocacy is Vital to the Success of Your Business

Even if you don't have the time to track all of the action at City Hall, the State Legislature, Congress, or the many regulatory agencies, be assured that we do. SMDRA works to monitor legislative policy at the local, state, and national level to ensure pro-homeownership and private property rights and a pro-real estate business environment. REALTOR® Associations accomplish these goals through strong correspondence with legislators and politicians, candidate interview programs, and through the efforts of the REALTOR® Political Action Committee.

DID YOU KNOW...

During COVID-19 Pandemic your business was deemed 'essential' due to advocacy efforts.

RPAC & REALTORS have always championed the right to deduct mortgage interest on your personal taxes, solidly keeping in place one of the biggest financial incentives to owning a home.

RPAC works to maintain our members' Independent Contractor status, maintaining the unique relationship between brokers and agents as acutely different than an employer/employee relationship.

RPAC and our members have always been strong and leading advocates for Fair Housing. In 1959, CAR was instrumental in helping to pass the Colorado Fair Housing Act. We believe in housing opportunities for all, and RPAC works to ensure good polices are created at all levels of government

 \sim These are just a few examples of the MANY things your RPAC investment has achieved. \sim



SMDRA LEADERSHIP ACADEMY

Become a Future Leader in Your Industry!



The SMDRA Leadership Academy is designed to – Help attendees gain a better understanding of all three levels of the REALTOR® Organization and increase participation at all levels. Increase knowledge of our community involvement with local and state governments. Teach participants basic leadership skills and strengthen existing talents to foster both professional and personal development. Identify emerging leaders in the real estate industry and expose them to opportunities within the association world. Provide strong relationship building opportunities among rising stars in the industry.



EVENTS & NETWORKING OPPORTUNITIES

A TON of Opportunities to Grow Your Sphere of Influence

Many signature events, classes and meetings with opportunities to meet other REALTORS® and Affiliate Industry Partners to build your Real Estate Dream Team and help your business grow and thrive. Grow your sphere of influence with SMDRA!

- Diamond Circle Top Producer Awards Holiday Brunch & Toy Drive
- Inaugural & Awards Celebration
- Power Lunches
- Connections & Cocktails
- Friday Town Hall Talk Meetings
- RPAC Fundraiser Events
- REALTOR® Appreciation Breakfast & Vendor Fair
- Young Professionals Network (YPN) Events
- 9 & Dine Golf Tournament



COMMITTEES — GET INVOLVED!

Getting Involved Can Help Your Business Bloom and Grow!





GET INVOLVED!

- Community Involvement
- Inclusion, Diversity, Equality & Action
- RPAC Fundraising
- Young Professionals Network (YPN)
- Affiliate Advisory
- Statistics Committee

- Diamond Circle Awards
- Inaugural & Awards Celebration
- Candidate Interviews
- Government Affairs
- Education Advisory



COMMUNITY SERVICE INITIATIVES

Be of Service to Help Support Your Local Community with Housing Related Charities

SMDRA Charities focuses on housing related projects to help residents of our local communities and give back to those in need. These projects are a chance to volunteer and serve in our community.

- Fill A Backpack School Supply Drive Benefitting A Precious Child
- Holiday Brunch & Toy Drive Benefitting The Boys & Girls Clubs of Metro Denver
- Paint-A-Thon Benefitting Brother's Redevelopment
- Food Drives Benefitting Integrated Family Community Services
- Diamond Circle Awards Silent Auction Benefitting the SMDRA Foundation
- Houses for Warriors Providing Solutions for Homeless Veterans
- Hope House Empowering Teen Moms
- Home Builders Foundation Impacting Lives of Families with Disabilities
- Knock Knock Angels Denver Empowering Struggling Individuals to a Fresh Start
- Salvation Army Holiday Bell Ringing



Visit the Advocacy page on smdra.com, to see how advocacy efforts are helping your business and your clients.
Are you protecting your industry by making your RPAC Investment?
Visit the SMDRA Leadership Academy page on smdra.com for information on how to participate in the next Leadership Academy session.
Attend a SMDRA Eventwe have a TON of opportunities for you!
Get INVOLVED! Visit the Committees page on smdra.com, find a topic that interests you, and see how your business will bloom and grow!
Get INVOLVED with some of SMDRA's community service initiatives. Be of service to help support your local community with housing related projects/events.



ALL OF THE ABOVE. PLUS A FEW COOL EXTRAS!



OUR SOCIAL MEDIA COMMUNITY

A Community is a Group of People...That Care About Each Other, Share a Common Purpose/Goal.

Are you a member of the SMDRA Social Media Community? Staying connected and plugged into your Community is so important! Did you know there are many ways to connect with SMDRA, to get the latest news and information from the Association? Listed below are the SMDRA social media outlets.

We would like to invite you to connect with SMDRA, so you are always informed about what's happening in your SMDRA Community!

Members have access to The SMDRA Facebook Group, which is a closed private community, only open to Members. A place to share your listings, open houses, real estate related needs and issues etc., and of course ask questions!









WE POST!

WE CONNECT!

WE RECORD!

WE LINK!



STATE OF THE ART FACILITIES

A Building Built By REALTORS® for REALTORS®

The SMDRA Headquarters building is filled with many state of the art features, including a tiered training center room that has built in Zoom capabilities, an Event Center that also has technology to host a wide assortment of events and classes. A fully stocked REALTOR store, Tenants in real estate related businesses, the building is Wi-Fi enabled and beautiful spaces to come meet your clients/co-workers and much, much more. Be sure to stop by and take a tour, we love showing Members around our beautiful space.



THE BEST DEDICATED TEAM EVER

Support for Your Business You Can Always Count On!

We have assembled a top-notch team to meet the needs of our Members on a daily basis. Our staff is kind, helpful, efficient, talented, knowledgeable, supportive, dedicated, creative, committed, reliable, collaborative, passionate, engaging and loyal to our Members. They are also FUN and will greet you with a smile! Be sure to stop by and say hello!





FOR DETAILS & PICTURES

EVENT SPACE RENTALS

SMDRA is the Perfect Place to Host a Meeting, Event or Party!

South Metro Denver REALTOR® Association is the perfect place for our Members to gather, conduct business and learn. Thanks to our expansive space and easily accessible location, it is the perfect place to host company meetings, social mixers, and events. We have multiple options to fit your needs based on size, number of attendees, and event type. SMDRA is a great place to host everything from business retreats, to celebrations, barbecues, and holiday parties! Call 303-797-3700 for Event Space Rental Rate information.

JAMES T. WANZECK EVENT CENTER

- Our largest space, can provide seating of up to 160 with multiple set-up options
- Perfect for mixers, large meetings, and events
- Includes use of lobby space
- Includes use of Patios
- State of the art Audio Visual platform available
- Coffee service available
- Fireplace and Grill use available

RECOLORADO TRAINING ROOM

- Auditorium style classroom for up to 48
- Perfect for meetings, presentations, and office classes**
- Includes use of lobby space
- Stationary seating, with power outlets built into tables
- State of the art Audio Visual platform available
- Coffee service available
- Fireplace use available
- **Classes must only be offered to agents in your office, not open to the public/outside agents

LEGACY ROOM

- Board room table and chairs, seats 8
- Perfect for smaller meetings and closings
- Located on second floor (elevator available)
- Large television with HDMI hookup
- Couch and other chair seating
- Kitchen
- Coffee service available

LOBBY, PATIO & PARKING LOT

- Outdoor patio with gas fireplace
- Barbeque Grill
- Patio lights
- Indoor fireplace and seating in lobby space
- Coffee service and kitchen available in lobby space





FOR DETAILS & PICTURES:

www.smdra.com/event-room-rentals





Become a Member of our Social Media communities: Instagram Facebook LinkedIn YouTube	
Stop by the SMDRA Building at 6436 S. Racine Circle, Cartain at tour. We love showing members around and teach all the resources this amazing building has to offer Members.	ing them about
Visit the Event Space Rental page on smdra.com for mo and pictures of spaces Members have access to rent for and/or private events and meetings.	
Stop in the SMDRA Office and introduce yourself. Your would like to meet and assist every SMDRA Member! A here for YOU — our mission is to take care of you and	fter all, we are



THE TOOLS YOU NEED. THE SUPPORT YOU WANT.

2023-24 MEMBER BENEFITS GUIDE

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