

nsbar.org REALTOR® News
 Copyright 2004
 North Shore – Barrington
 Association of REALTORS®
 All rights reserved.

Vision

The vision of the North Shore – Barrington Association of REALTORS® is to serve as The Gateway to Education, Information and Technology.

Notice

Under the long established policy of the North Shore – Barrington Association of REALTORS®, IAR and NAR:

1. The broker's compensation for services rendered in respect to any listing is solely a matter of negotiation between the broker and his or her client, and is not fixed, controlled, recommended, or maintained by any persons not a party to the listing agreement.
2. The compensation paid by a listing broker to a cooperating broker in respect to any listing is established by the listing broker and is not fixed, controlled, recommended or maintained by any persons other than the listing broker.

2003-2004 Officers

Gary D. Jensen, CRB, GRI Chairman of the Board	847-272-0330
Lisa Hathaway Chair Elect	847-234-0050
Katharine C. Pinkus Secretary-Treasurer	847-381-8800

Directors

John Ancona	847-381-9500
Elizabeth C. Galfer	847-381-0500
Keith Hancock	847-657-9100
Harvey Hoffman, CRS, GRI	847-295-8400
Eugene Kim	847-481-0554
Michael A. Mazzei	847-729-0330
Dawn McAnaney	847-446-1855
Georgia Pierini, ABR, CRS, GRI, SRES	847-724-1855
Mary Summerville	847-869-7300
Leslie Stein	847-272-9880

Northbrook Office

450 Skokie Blvd, Building 1200
 Northbrook, IL 60062-7920
 847-480-7177 Fax 847-480-7362
 Reservations www.nsbar.org

President/Chief Executive Officer

Terese (Terry) Penza, RCE, CAE, e-PRO
 MailTo:terry@nsbar.org

Director of Marketing/Education

Chris Huizenga

Education/Membership Administrator

Becky Shapleigh

Director of Information Systems

Steve Volkodav, e-PRO

Technical Support

Mike Gazdzik

Office Administrator

Rachel Struchen

Barrington Office

324 North Hough Street
 Barrington, IL 60010-3027
 847-381-7827 Fax 847-381-7899

Accounting/Membership

Kimberley Davis

Technical Advisor

Alice Roth, GRI, CRB, e-PRO

STEVE'S STREET

DIRECTOR OF INFORMATION SYSTEMS STEVE VOLKODAV, e-PRO



NSBAR.ORG

Looking for contracts online? Go to <http://nsbar.org> and point your mouse to "Members only". A drop down list will appear, click on "Member Login". Enter your North Shore-Barrington Association member number and then enter your password. If you have never entered this site before and are not sure what your password is, click on "Forgot your password?" If you have given us a valid email address you should receive your password in a matter of minutes. If you don't receive your password you can email me steve@nsbar.org and I'll personally send you your password.

Once you are in the "Members Only" section click on "Members Only Information (Contracts, etc)". Then click on "Contracts, agreements, addendums, etc". You are now in the Contracts section of our site. Here you can download contracts in two formats Adobe Acrobat Reader and Formatta. Adobe Acrobat Reader is free software that lets you view, save and print files on a variety of devices and operating systems.

Formatta is free software that lets you view, print, save, encrypt and email. The big advantage of Formatta is that it saves the form along with the data you input. Another advantage is Formatta contracts come in standard and in large print for those who need it.

MSLNI Tips

As most of you by now know, MSLNI's Board of Directors has decided to eliminate two of the parallel browsers – FusionMLS™ and XMLSweb™. Both of these systems will be de-activated at the end of the day on October 31, 2004. Why these two browsers? Well, MSLNI is now the only MLS in the country to still have an active FusionMLS™ site. The company now supporting the product is not the one who developed it. Although a popular browser, the level of support for this product has dropped to the lowest level ever. Also, as there is no commitment from the current vendor, MarketLinx, to enhance or further develop both the FusionMLS™ hardware or software, the decision not to renew the contract was made.

Similarly, although XMLSweb™ is a more reliable and stable product than FusionMLS™, it has been made apparent by FIS (Fidelity Information Solutions) that this is not their flagship product and that only minimal resources will be assigned for future development of this product.

MSLNI's staff has been working closely with the vendors of their other two parallel systems - connectMLS™ and MLXchange, both of which are stable, actively marketed products - to ensure that MSLNI subscribers can still have the functions and functionality of both the FusionMLS™ and XMLSweb™ systems.

MSLNI is in the process of developing an intense marketing campaign to inform all subscribers of the decision not to renew FusionMLS™ and XMLSweb™, along with providing the subscribers with detailed information on how to move their contact information from either browser into connectMLS™ or MLXchange. MSLNI will also be providing Quick Reference sheets detailing how to perform similar functions on the two remaining parallel browsers.

MAP Tips

How to pull up Days on Market.

First put in the area of the property in the "Quick Search" screen. Then enter the house number in the begin range and end range. Type in the street name in the Street Name field and then click on statistics button. In the statistics screen you will see average days on market.

AOL users

Are you expecting an email from someone and you never receive it? AOL might be rejecting your emails before you have even had a chance to look at them and reject them yourself. AOL service not only scans e-mail subject lines, it also reads the body of the e-mail, looking for 'suspicious' language. This is AOL's solution to receive expected email:

They suggest that you add the email address to your Address Book so that it is not blocked.

1. Go to AOL Keyword: Address Book.
2. Click ADD.
3. Type the information under the Contact, Home, Work, or Details tabs, and when you have finished, click SAVE.

NOTE: If the person you're adding is an Internet User, please make sure that you enter his/her e-mail address in the OTHER E-MAIL box, then click the radio button to select it as the PRIMARY E-MAIL address."

TIP: If you are mailing an AOL user, you might want to suggest that they ADD your email address to their address book as well.

Cool Sites

Urban Legends, fallacies, misinformation, rumors, virus hoaxes and Internet hoaxes are rampant in emails. Don't believe everything that is sent to you. And please don't forward the email before you verify the information on <http://www.snopes.com> or <http://hoaxbusters.ciac.org> or <http://www.vmyths.com>. These sites can help you find out whether a suspect email is really a hoax, or whether a virus warning is real.

Member Benefit Reference Index

Health Insurance

National Assoc. of Self-Employed
 Ron Shapero 312-337-7133
 Castle Group 559-8100
 NAR www.narhealth.com

Investment Counseling

GCG Financial, Inc
 Mark Tauber 847-457-3073
mark.tauber@gcgonline.com

Car Purchase

Chrysler/Jeep
www.realtor.org

Car Rental

Alamo Rent-A-Car 800-539-2322
 Rate Code BY ID#BY428299

Client Closing Gifts

Chicago Botanic Garden Memberships
 Nancy Koberstein
 847-835-8215; 847-835-8923 fax

Courier Service

Timely Courier
 Michele DiMaio/Fred Cisarik
 847-434-1090

Need Information?

Call Northbrook, 847-480-7177
 or Barrington, 847-381-7827
 or visit www.nsbar.org

Real Estate Companies' Profitability Up

According to the 2004 NAR Profuke of Real Estate Firms, 60% of Real Estate companies saw profits increase during 2003, crediting the sales boom that has set records for three-straight years. 54% of those polled expect to see even more profit in 2004, and 32% expect profits to be in line with what was seen in 2003. Responders credit investment in technology with increased profits, with more than 60% saying that technology utilization was most effective in helping to generate sales. Source: NAR, July 2004.

Higher Rates Won't Derail Home Sales

Although interest rates are rising due to healthy economic growth, NAR chief Economist David Lereah says they won't dampen the overall strength of the nation's housing market. The 30-year fixed-rate mortgage fell recently to 6.21%, after reaching 6.3% in May. That rate is expected to reach 6.7 by Q4. Unemployment is trending down and is expected to be 5.2% by January 2005. According to Lereah, existing-home sales will make record numbers at 6.31 million transactions this year (up 3.4% from 2003), while new-home sales are expected to rise 6.4% to 1.16 million in 2004. Source: NAR, July 2004.

Do-Not-Fax Model Consent Form Available

REALTORS® should prepare themselves to comply with the federal "Do-Not-Fax" restrictions, which will be put into effect as of January 1, 2005. Work is underway by the NAR to work with Congress to modify the rules adopted by the Federal Communication Commission requiring businesses and organization to gather written prior consent before sending faxes with advertising messages to members and customers. It is wise to begin practicing now, and in obtaining consent forms from persons and businesses with whom REALTORS® will be faxing advertisements. To obtain a model consent form, visit <http://www.realtor.org/letterlw.nsf/pages/0604faxconsent?OpenDocument&Login>. Source: NAR, July 2005.

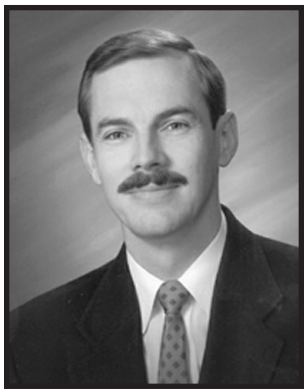
Important Info For Seller Agents

Recently, NSBAR received a letter from a seller who listed their home with a respectable real estate company. Although the home sold in one month, the seller was burglarized in a discreet manner. Credit cards, Social Security cards, Medicare cards, checks, jewelry and other items were lifted from her home. Boxes were carefully placed back in the areas where they had been hidden, exactly as they had been found. After filing a police report, and being told that there was little the authorities could do without the seller having a specific suspect, the seller wrote NSBAR urging the board to warn agents to be on the lookout for this type of activity. NSBAR strongly urges all members to advise their sellers that this type of activity unfortunately happens. Although a seller may feel they have stored their important documents in a safe area, this instance is proof that sometimes a safe place is not always secure enough.

NAR and the Patriot Act

NAR offers a new guide to the USA Patriot Act and its impact on REALTORS®. Do real estate practitioners need to implement a Customer Identification Program? Do title companies? Do mortgage lenders? For more info on how Patriot Act regulations affect real estate transactions, access NAR's guide or contact Tom Heinemann, theinemann@realtors.org, 202/383-1090

ANNUAL NSBAR AWARDS LUNCHEON



Mr. Stefan Swanepoel

Join us for the Annual NSBAR Awards Luncheon at the beautiful Chevy Chase Country Club in Wheeling on September 22nd. We will be honoring our members who have excelled in various arenas of the Real Estate profession last year.

Our guest speaker will be Mr. Stefan Swanepoel, co-author of the best selling "Real Estate Confronts the Future". There will be a book signing following the ceremony.

Cash-bar reception begins at 12:00, with a buffet lunch at 1:00.

Registration is \$20.00 per attendee. Contact Chris or Becky at 847-480-7177 by September 17 to register for this exciting event!

NSBAR'S BARRINGTON OFFICE IF MOVING!

On Sept. 1, we will close the Hough St. office and open the doors at Barrington's Welch Center. 1250 Grove Avenue, Suite 200, Office #36. NSBAR's Bookkeeping services will move to the Northbrook office. Call 847-381-7827 if you have any questions.

VISIT OUR WEBSITE AT
WWW.NSBAR.ORG

BROKER TRAINING CLASS

Aug 16 and 23
8:30 AM - 5 PM

Advanced Real Estate Principles

3 Hours CORE C.E. Credit

Instructor: Marilyn Glazer, GRI, CRS, CRB

Tuition fee is \$175 for each two-day class in the Broker Training series. Register by calling 847-480-7177 or register on-line at www.nsbar.org.

Prefer home study? For course/order info go to www.illinoisrealtor.org

LUXURY HOME MARKETING COMES TO NSBAR

Laurie Moore-Moore, the President of the Luxury Home Marketing Institute, presented a course entitled Certified Luxury Home Marketing Specialist Training Class to a group of 24 students. The students response was overwhelmingly positive, and talks are underway to present the course again in 2005. Ms. Moore-Moore has made presentations nation-wide, has conducted marketing research, and she



is the co-founder (and former co-editor) of REAL Trends, the real estate communications and research company. She has also written the book Rich Buyer, Rich Seller! The Real Estate Agents Guide to Luxury Home Marketing. Learn more about Laurie and the Luxury Home Marketing Institute at [www.http://www.luxuryhomemarketing.com](http://www.luxuryhomemarketing.com).

NSBAR CERTIFICATE IN COMMERCIAL REAL ESTATE PRACTICE

Congratulations to the following students for completing the NSBAR Certificate in Commercial Real Estate Practice (pending test completion for a few.) Appearing in the photo from left to right are Jackline Chang, Multi Million Producer, RE/Max United, Wheeling; Frank Caiazza, Broker, Coldwell Banker, Barrington; Pauline Wehr, GRI, SRES, Realtor®, Century 21 Marino Realtors, Morton Grove; Magda Medala, Realtor®, Silvertown Realty, Mundelein; Instructor Jim Korreck, Vice President, Mergers & Acquisitions, The Geneva Companies, Chicago; Larry Gomberg, Broker Associate/Realtor®, Dome Realty Morton Grove, IL; Bruce Skeggs, M.S. Broker Associate, Coldwell Banker, Glenview; Radoslaw Marzol, Realtor®, Veracity Realty, Wheeling. Missing from the photo is Charles Barenbrugge, Broker Associate, Sudler, Chicago.

Due to the resounding success of this program, we will offer it again in 2005. The curriculum includes a series of five classes, which offer 3 hours of CE credit per class, and no prerequisites are required. If you would like to finish the NSBAR Certificate in Commercial Real Estate Practice, or want to try a class or two, please view the course descriptions on our website www.nsbar.org, go to the education tab, and scroll to Commercial Courses.

The NSBAR Certificate in Commercial Real Estate Practice is an educational program, not a designation. For those interested in becoming a CCIM, (Certified Commercial Investment Manager) visit www.ccim.com.

NSBAR thanks everyone who made this program possible, including our former Director of Education, Martha Williams, the Instructors: Charles Wiercinski, Frank Bella, James Anthony Korreck, and our dedicated members and students.



RPAC Campaign A Success

A big "thank you" to Keith Hancock for leading the way to a successful RPAC campaign. Due to his diligence we reached our goal. To learn about all that RPAC does for REALTORS®, go to <http://67.108.64.46/rpac.asp>

Illinois Home Sales Rise in May

Illinois home sales in May were up 3.6 percent to a total of 11,795 existing single-family homes sold statewide compared to 11,386 homes sold in May 2003. The statewide median cost of an existing, single-family home in May rose 6.8 percent to \$184,400. Year-to-date sales (January through May) were up 4.8 percent over last year. "The existing-home market keeps moving along at a brisk pace with no immediate signs of going off-track during this busy season for REALTORS®," said John C. Kmiecik, CRB, president of the Illinois Association of REALTORS®. "While the tremendous housing boom we experienced last year certainly was tied to record-low interest rates, as rates have moved up the economy has improved and housing continues to benefit from strong fundamentals including positive home-price appreciation and new demographic and immigrant segments of the population entering the home-buying arena." (Source: IAR Communications Dept., 4/24/04)

Chicago Tribune story shines light on special service areas.

According to the story published on June 12, a growing number of new-home buyers are learning about special service areas (SSAs) and special assessments (SAs) in new developments. SSAs are special taxing areas and the assessments are used to pay for new infrastructure such as streets and sewers. These assessments, which appear on property tax bills, are typically collected for 20 to 30 years. When the assessments are for new infrastructure and not repairs and maintenance, they are not tax-deductible like regular property taxes. IAR addressed the SSA issue in the spring session of the Illinois General Assembly in legislation that passed both chambers and was sent to the governor for consideration. The IAR-initiated legislation, SB 2635, amends the special services area statute by adding requirements regarding notice, disclosure and hearing provisions for SSA assessments. Designed to better inform property owners, SB 2635 was sponsored by Senators Terry Link, Bill Peterson and Christine Radogno and Representatives Kevin McCarthy, Ed Sullivan, Jack Franks, James Brosnahan, Richard Bradley and Rosemary Kurtz. Read the Tribune story online. For more background, see Special Service Areas on IAR's Issues and Talking Points Web page. (Source: Chicago Tribune, 6/12/04; IAR Governmental Affairs, 6/14/04)

NSBAR Contract Updates

Every contract on the Member's page is being revised. As the new contracts are loaded there will be an indication. ALL the Formatta contracts are being reformatted. Each will be tested to assure they will print correctly.

MLSNI Online Property Search Function Shut Off

On June 23, the Shareholder Associations requested that MLSNI a section of the public website that allowed visitors to search for properties. The request was agreed to by the Board of Directors, and the Property Search function was voted to be disabled and eliminated. As of June 30, 2004, the property search functions on www.MLSNI.com had been shut down, and that the public portal www.ChicagoMetroRealEstate.com ceased operation. Users can still find all the MLSNI information necessary for their work.

MLSNI Adds Seats to the Board

The Board of Directors for MLSNI voted to add two new seats to Brokers At Large (category 4), which will bring the total number of Broker seats to 12. Further information regarding Board nominations/elections will be sent next summer to eligible Brokers.

LOAN ORIGINATOR REGISTRATION DEADLINE IS JULY 1, 2004

Article VII of the Residential Mortgage License Act of 1987 requires that all loan originators, employed by an Illinois residential mortgage licensee, be registered with the Office of Banks and Real Estate (OBRE) beginning July 1, 2004. These rules require registration by a loan originator employed full time, part time or temporarily. Loan originator as defined in the statute "means any natural person who, for compensation or in the expectation of compensation, either directly or

indirectly, offers to make, solicits, places, or negotiates a residential mortgage loan." You can find additional information and applications for registration at the following link: <http://www.obre.state.il.us/RESFIN/NEWS/LoanOriginators.htm> or you can go to our web site, www.illinoisrealtor.org and link directly to the OBRE. (Source: OBRE, 6/29/04)

**HUD's Webcast seminars aim to take the fear factor out of buying a home.**

During National Homeownership Month, the U.S. Department of Housing and Urban Development (HUD) is promoting its step-by-step webcasts for potential homebuyers. Computer users can log on to HUD's Webcast site to view four programs available in English or Spanish: 1) "How to Buy a Home," a 20-minute presentation about the key steps to buying a home; 2) "Five Ways to Move Ahead Fast," a 50-minute program on what consumers need to know about buying a home, including income requirements, debt limits, downpayment/closing costs, who to trust, and key steps, 3) "Are you interested in purchasing a HUD home?," a 50-minute guide to purchasing a HUD property, and 4) "Be a Smart Consumer: Avoiding Predatory Lending," a 25-minute program on warning signs for fraudulent practices in the homebuying and refinance process. (Source: RISMedia, 6/24/04)

Mortgage Loan Originators Must Register with State.

By July 1, mortgage loan originators employed by Illinois residential mortgage licensees must be registered with the Illinois Office of Banks and Real Estate, which recently adopted rules for a comprehensive application and registration process. OBRE also enacted rules allowing loan originators to obtain a "provisional" registration that can be completed online. See the OBRE Web site. (Source: IAR Governmental Affairs, 6/18/04)

Deadline extended for Illinois municipalities to develop plans for affordable housing.

The state's Affordable Housing Planning and Appeal Act, passed into law last year, requires towns in which affordable units make up less than 10 percent of the housing stock to have an affordable housing plan in place by this July. The new deadline is April 1, 2005, with the state expected by Oct. 1 to develop a list of all towns required to have an affordable housing plan. Read more about the Act in an article authored by IAR Governmental Affairs Liaison Mike Scobey in Illinois REALTOR® magazine. (REALTOR® Magazine Online, 6/24/04)

OBRE has a new name as of July 1; contact information remains unchanged for now.

The Office of Banks and Real Estate (OBRE) has been consolidated with several other state agencies that regulate licensed professions: the Department of Insurance, Department of Financial Institutions and Department of Professional Regulation. The new agency will be called the Illinois Department of Financial and Professional Regulation. For the time being, key contacts, addresses and phone numbers remain the same. IAR will keep you updated on changes related to the merger that affect REALTORS®. (Source: IAR, 7/1/04)

Deadline for New Fax Rules Approaching

NAR is advising its members and member associations to start the process of gathering written consents from anyone to whom they would like to send future "advertising faxes", as the new FCC rules requiring such consents are now scheduled to take effect on January 1, 2005. This article will briefly discuss the requirements for complying with the Do Not Fax rules, as they are currently written, and also provides model consent language. This article also provides a brief update on legislative efforts in Congress supported by NAR that would modify those fax rules to possibly make it unnecessary for REALTOR® associations and real estate professionals to gather consents before faxing information to members and customers. (Source: NAR, 06/04) Members can read the full article by going to <http://www.realtor.org/letterlw.nsf/page/0604faxconsent>



EasyShow™




More Security
More Convenience
More Showings
More Savings

Only \$69.95 p:847-480-7177 www.easyshowlockbox.com

EasyShow™ is a trademark of North Shore - Barrington Product Development, LLC © 2004 NSBAR

WELCOME NEW MEMBERS

Charlaine Wnuk, Renaissance Realty Partners, Lake Forest
 Dick Mattison, Baird & Warner, Barrington
 Eileen Mattison, Baird & Warner, Barrington
 Mark Brenner, Brenner Appraisal & Research, Northbrook
 Sara Girardi, Koenig & Strey GMAC, Evanston
 Herme C. Pedres, Green Realty, Glenview
 Peter Knitch, Koenig & Strey GMAC, Deerfield
 Jason Proctor, Next Chicago Realty LLC, Chicago
 Suzanne S. Dobbins, Griffith, Grant & Lackie, Lake Bluff
 Louis R. Moody, Prestige Realty, Inc, Wheeling
 Debra A. Vargas, Coldwell Banker, Lake Forest
 Tracy Lynn K. Snyder, Koenig & Strey GMAC, Northbrook
 Catherine W. McKechny, Griffith, Grant & Lackie, Lake Bluff
 Barbara Trupp, Prudential Preferred Property, Evanston
 Beverly J. Hill, Baird & Warner, Barrington
 Ed Kaufman, New Century Realty Inc, Wilmette
 Laura J. Wix, Koenig & Strey GMAC, Lake Forest
 Don Shea, Coldwell Banker, Wilmette
 Judith St. Jean, RE/MAX Showcase, Lake Forest (from RANWC)
 Marjorie B. Richter, Griffith, Grant & Lackie, Lake Forest
 John Gearhart, Leader Realty, Skokie
 Joan S. Wicks, Coldwell Banker, Evanston
 Andrew E. Belshaw, Coldwell Banker, Evanston (from CAR)
 Lisa M. Santis, Keller Williams Success Realty, Barrington
 Ennis Kim, Plaza Realty, Inc, Glenview
 Karyn Bonder, Keller Williams Success Realty, Barrington (from RWSSC)
 Timothy J. Dannegger, Axelson Realty LLC, Northbrook
 Lawrence Goldstein, Koenig & Strey GMAC, Northbrook
 Andreea Dirjan, Coldwell Banker, Evanston
 Egidijus Lipnickas, Prime Realty Group, Inc, Niles
 Courtney Wolf, Coldwell Banker, Glenview
 Rob Wilder, RE/MAX North, Northbrook

Brooke Scheck, Prudential Preferred Property, Northbrook
 Ola Osinaike, Coldwell Banker, Evanston
 Dinko Dinev, House-Best Realty, Inc, Wheeling (from RANWC)
 Diane M. Block, Century 21 American Sketchbook, Lake Zurich
 Beth Amkin, Baird & Warner, Barrington
 Karen A. Buck, Century 21 Sketch Book, Cary
 Stepheny Lauer, Coldwell Banker, Evanston
 Naomi Malm, Coldwell Banker, Glenview
 Faina Chudnovskaya, Prime Realty Group, Inc, Niles
 Mila Ter-Saakyants, Certified Real Estate Services, Lake Zurich (from RANWC)
 Boris Goldstein, G & A Realty Inc, Glenview
 Amy Baumert, ERA Countrywood Realty, Inc, Barrington
 Shetal Desai, Koenig & Strey GMAC, Glenview
 Marina Libov, Century 21 EAG Capital, Northbrook
 Dale N. Jones, Koenig & Strey GMAC, Glenview
 Timothy Close, Coldwell Banker, Barrington
 Vicky Furman, Prime Realty Group Inc., Wheeling
 Matthew Choi, Estate Properties, Northbrook
 Jason J. Park, MC Realty Group, Inc., Glenview
 Christine Fontanetta, Chambers Cross & Associates, Winnetka
 John T. Monroe, Prudential Preferred Property, Northbrook
 Janie Jang, Champions Realty Group, Inc, Skokie
 Elliot Blokh, Century 21 EAG Capital, Northbrook
 Joseph Krock, Koenig & Strey GMAC, Glenview
 Abraham V. George, Jay C Realty, Inc., Skokie
 Faigy Bassman, The Preferred Realty Group Inc, Lincolnwood
 Ignatius V. Aloysius, Third Meridian Realty LLC, Evanston
 Bill Nold, Bill Nold & Associates, Schaumburg
 Joeun Lee, Lincoln Realty, Inc, Lincolnwood
 Angela McSharry, Keller Williams Success Realty, Barrington
 Karen True, Keller Williams Success Realty, Barrington (from MCAR)

Toll Brothers
 America's Luxury Home Builder

Toll Brothers offers beautiful luxury homes for your clients. Here's what we offer you...

**3% Commission on the base price of the home 50% advance commission
 paid at the Agreement of Sale (remainder at closing)
 Corporate Relocation Reimbursement program, call for details**



Tournament Collection priced from the mid-\$300,000s • Executive Collection priced from the mid-\$400,000s
 Golf Villas Collection priced from the low \$500,000s • Masters Collection priced from the mid-\$500,000s
 Signature Collection priced from the mid-\$600,000s

- Gated community surrounded by an 18-hole Arnold Palmer Signature golf course
- Relax with resort-style living, including: golf, tennis, swimming and fitness center
- Magnificent clubhouse with pro-shop, locker rooms, dining room and lounge

Directions: From the intersection of Rt. 22 & 83, proceed north 3/4 of a mile on Rt. 83 to Gilmer Road, go west 4-1/2 miles to Schwerman Road. Proceed 3/4 of a mile to the Hawthorn Woods Country Club main entrance. Turn left onto Tournament Drive South. The Welcome Center is on the left. (847) 550-0400



The Brentwood Featured at The Estates at Inverness Ridge

PALATINE STATION

1 bedroom from the mid-\$200,000s
 2 & 3 bedrooms from the low \$300,000s

Directions: From I-90 take Rt 53 north for 4-1/2 miles to Palatine Road west exit. Proceed west on Palatine Road and make a right onto Smith St. Proceed north on Smith St. 2 blocks to Wilson St. Turn left onto Wilson St. and immediately turn right to Sales Center. (847) 934-4800

- Spacious, flowing floorplans in a combination of 1, 2, and 3 bedroom designs
- Large living areas with voluminous 9ft. and 10ft. ceilings
- One and two car attached garages
- Rooftop deck option (per plan)

THE ESTATES AT Inverness Ridge

Priced from the low \$600,000s

Directions: Located at Palatine & Barrington Roads, 3 miles north of I-90. Enter off of Palatine Road, 1/4 mile east of Barrington Road. (847) 277-1800

- Luxury gated community with homes offering generous first or second-floor master suites with 3 to 5-bedrooms and 2-1/2 to 4-1/2 baths
- Spacious ranch plans with soaring 10ft. ceilings available
- Tour our fully decorated Middleton model home today

HOMES AVAILABLE NATIONWIDE • PRICES SUBJECT TO CHANGE • OPEN MON-FRI 10-6, SAT-SUN 10-5

TOLL BROTHERS NYSE

TOUR OUR LUXURY HOMES ON TOLLBROTHERS.COM



ETHICS REQUIREMENT

Only 5 Months Left to Fulfill the ETHICS REQUIREMENT! TIME IS RUNNING OUT! Register now for the FREE Ethics Video Training with NSBAR by calling 847-480-7177. August Classes: Mon, Aug 16, 1 PM - 4 PM and Fri, Aug 20, 9 AM - 12PM

CERTIFIED NEW HOME SPECIALIST

The Certified New Home Specialist course with Dennis Walsh has been reduced to \$399 for the course! The course will be held August 27th at NSBAR Northbrook. To register, go to www.sellnewhomes.com.

TECHNOLOGIES TO ADVANCE YOUR BUSINESS (CRS 206)

Instructed by Pat Zaby. October 14-15 at NSBAR Northbrook. The CRS is the highest professional designation in the residential sales field. To register, call 847-480-7177 or go online to www.NSBAR.org.

The NAR 2004 Annual Convention and Expo will be held Nov. 5-8 in Orlando, FL! Featuring special



guest-speakers James Carville and Mary Matalin. Go to www.realtor.org for more info.



The IAR Convention and Expo is your chance to learn new skills, earn CE credit and network with other REALTORS®. September 18-30 at the Hyatt Regency O'Hare in Rosemont, IL. Go to www.illinoisrealtor.org for more info.

AUGUST BIRTHDAYS

1

James Comerford
Amer K. Asteefan
William Clark
Barbara L. Gould
John E Harris

2

Jerry Conroy

3

Irina Kehlert
Theresa Smith Hofflander
Maxim Kline
Beth Welch
Joe G. Hagee

4

Linh Sayavong
Chad L. Freid
Susie Schechtman
Alan R Sex
Julie McWilliams

5

Beverly Gaabo
Gerrit O'Neill
Jan Koerner
Karla Tennes
David G. Skibbe
Mona J. Hellinga
Sherry Horelick
Catherine Peters
John Klingeman

6

Chris Pfauser
Kim Gen
Dede Banks
Nancy Keogh

7

Stephen G. Kochis
Mora K. Sacks
Mary Otis

8

Irina Khaykin
Lynn Knupp
Natalie Rosenberg
Charles Doyle

9

Gerald Hedrick
Gloria Skolnick
Mary Liebrock

10

Kara C. Smith
Jeannine F. Viti
Iris Tamir
John A. Alfini
K Fareeduddin
David J. Hall
Ann Banting
George A. Olson
Marie Queenan

11

Kimberly M. Meixner
Ginny Jensen

13

Michael S. Woldorf
Diane A. Geissler
Jim Fitzgerald
Sheila Kula

14

Dan King
Arthur Kribben
Yuriy Shvarts

15

John H. Kim
Thomas R. Stilp

16

Laura Goldenberg
Eleanor Dowling
Leo Birov
John Gillard

17

Rachel A. Ziegler
Arthur Walker
Gary T. Peterson

18

Ben D. Lazer
Maxine I. Goldberg
Terry Chess
Elizabeth Hayes

19

Anna Frontczak
Jeanette Harris
Alan T. Wojtkiewicz
Lenora Knudson
Cookie Levy

20

Susan Schreiber
Denise Beckway
Yvonne R. deJongh
Anne C. Brahin
Vivien McKune

21

Kathy Leable
Dee Davyda Peck

22

Paul Rogalla
Anthony D'Costa
Rose Bilger
Edward R James
Sally Goodman
Arlene J Sunkel

23

Catharine Gallagher
Paria Forouzi
Esther Finne
Bernie Park

24

Shula Elbaz-Cohen
Joan Goldberg

25

Kathleen Malooly
Linda M. Barbera-Stein
Michelle R. Dalstrom
Kanwal Ghaey
James D Meyers
Peggy Budwig
Jean James

26

Scott J. Levy
Alice Kharon
Lori Knepper
Lynn Leyden
Yan Skladman
Sonia Masur
Honore Frumentino
Janice Harfield

27

Joy Kolstad
Milena Birov
Kevin Fox
Ann Bickmore
Connie L. Fuller
Igor Gerenrot

28

Alice A. LeVert
Tatiana Sharonova
Hilde Wheeler Carter

29

Jack Hempstead
Makanju Maxie
Robert Nelson
Barbara Aubel
Adele O'Brien Bensinger
Jeanne Stogin

30

William Coduto
Honghai Wang
Michael Melikhov
Victor Ostrovsky
Inga Jaeschke
Colette Kennedy
Irving Weinberger
Elaine Tremko
Nancy Bach
Joyce King

31

Susan K. Cho
Shelley Lein
Vicky Maurici
Martin A. Uthe
Murlyn McDowell
Frank Nash



Jumbo mortgage financing tailored to your needs

THE CHASE PLATINUM PROGRAMS

- Fixed rate jumbo mortgages for predictable and stable monthly payments
- Custom FIT[®] adjustable-rate mortgages for flexibility and control
- Experienced mortgage specialists provide professional, personalized attention from application to closing—call Chase today

Northfield
(847) 441-7900

Vernon Hills
(847) 816-0715

Palatine
(847) 359-6300

Lincoln Park
(773) 755-0993

Lakeview
(773) 348-4707

Crystal Lake
(815) 455-0820

Elgin
(847) 888-0166
(Habla Español)



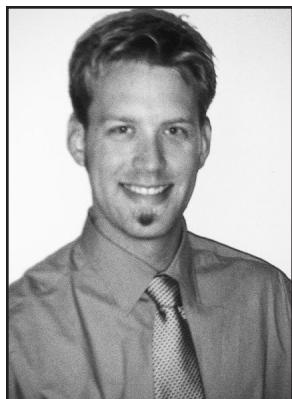
THE RIGHT RELATIONSHIP IS EVERYTHING.[®]

All loans are subject to credit and property approval. Program terms and conditions are subject to change without notice. Not all products are available in all states or for all loan amounts. Other restrictions and limitations apply. Illinois Residential Mortgage Licensee. Corporate headquarters: 343 Thornall Street, Edison, New Jersey 08837; (732) 205-0600. © 2003 J.P. Morgan Chase & Co. All Rights Reserved. 08/07 6305



EDUCATION UPDATE

DIRECTOR OF MARKETING/ EDUCATION CHRIS HUIZENGA



Dear Readers:

My name is Chris Huizenga, and I am proud to be the new Director of Marketing / Education for NSBAR. Before joining NSBAR, I was the Director of Marketing for an area video game company. I bring with me a background in Real Estate, growing up with it in my home and then becoming a REALTOR® myself.

Having been a REALTOR®, I understand the challenges you face and the needs you have, such as the need for quality education in order to understand the changing marketplace, as well as the new technologies built to assist you. I understand the need for better marketing education and training, so that you can learn to compete and succeed in a dynamic and exciting marketplace.

It is my goal to bring you informational classes and special programs that teach what you need to be successful, as well as guest speakers that are in touch with the latest real estate trends and news. You are going to see more NSBAR - more about NSBAR members services, NSBAR special programs, and NSBAR educational courses.

In closing, I am very excited to be your Director of Marketing/Education, and I encourage you to contact me via email at ChrisH@nsbar.org with any questions.

Kind Regards,

Chris Huizenga
NSBAR - Director of Marketing / Education

GRI Homestudy Discontinuing

According to the IAR, the GRI Audio Course I Home Study will be discontinued due to changes in the License Law. The Audio Course I Rental Program will be discontinued October 15, 2004. Students who wish to receive credit for Course I prior to the November/December Institute can find a list of Equivalency Programs at www.illinoisrealtor.org/iar/events/gri.htm.

Star Track July 12

Thirty-five new members attended the July 12th Star Track Orientation program were greeted by Chris Huizenga, the Director of Marketing / Education for NSBAR. Alla Kimbarovsky spoke to the new members during the "Meet The Pro" session, covering important information on establishing business and marketing plans. The students were also given a brief membership presentation by Nancy Koberstein of the Chicago Botanic Garden. NSBAR CEO Terry Penza welcomed the students. The lunch sponsor was Kim Mahandru from Presidential Mortgage, who presented "Qualifying a Buyer".

Brown Bag University

Do you want to learn more about how to prepare for the financial demands for your business or personal life? Then you will want to attend NSBAR's Brown Bag University, where Abigail Gage from Merrill Lynch will be presenting "Understanding Financial Planning for REALTORS®". Bring your lunch to the Northbrook classroom on Wednesday, August 19 at 12:00.

AUGUST CLASS UPDATE AT NSBAR

StarTrack New Member Orientation

(Fulfills Mandatory Ethics Requirement) Instructor: Chris Huizenga
Meet the Pro speaker: Allyson Hoffman, GRI, CRS, e-PRO, CRP
August 2, 2004, 8:30 - 4:00

Effective Negotiations for Real Estate Professionals (RD 966)

ABR one-day elective class. Instructor: Lynn Madison, ABR, GRI.
Cost is \$155 for registration by August 13; \$185 for late registration
August 20, 2004, 8:30-4:00

Broker Training, Advanced Real Estate Principles.

Instructor: Marilyn Glazer, GRI, CRS, CRB, M.S.Ed.
The fee is \$175 for each class, which includes materials
August 16 and 23, 8:30 - 5:00

Certified New Home Specialist Course

Instructor: Dennis Walsh
August 27, 2004

Two-Day Ethics Fair Oct 28, 29

Bill Schiller will be the featured presenter at a two-day Ethics Fair at locations in Barrington and Northbrook. Classes will be held in the morning, afternoon and evening. All of the classes fulfill the NAR Ethics

requirement, and can also be taken for three elective hours of continuing education credit by either brokers or salespersons. Cost for each class with CE credit is \$39; cost for class without CE credit is \$29. Mr. Schiller will teach May the Code of Ethics Be With You, the popular course written by NSBAR CEO Terry Penza, at the following times:

Thurs, Oct 28, 1-4PM in Barrington
Thurs, Oct 28, 6-9PM in Northbrook
Fri, Oct 29, 9AM-12PM in Northbrook
Fri, Oct 29, 1-4PM in Northbrook

Ethics Video Course

Sign Up Today For the FREE Ethics Video Course with NSBAR
Ethics requirements must be fulfilled by Dec 31, 2004!
August Classes:
August Aug 16, 1 PM - 4 PM and Fri, Aug 20, 9 AM - 12PM
Call 847-480-7177 today to register!

REINSTATEMENTS - AUGUST

Angel DeJulio-Phelps, Century 21 Sketch Book, 20 Northwest Hwy., Cary
Rene Brodacz, Century 21 American Sketchbook, 500 W. Main Street, Lake Zurich
Anna Chen, Leader Realty, 4021 Oakton Street, Skokie
Martha T. Schriver, Koenig & Strey GMAC, 538 Chestnut Street, Winnetka
Pamela A. Teska, Coldwell Banker, 1893 Sheridan Road, Highland Park
Saju Johnson, Century 21 Marino, Inc, 5800 Dempster Street, Morton Grove
Jim Darnell, Coldwell Banker, 1025 W Everett Road, Lake Forest
Kim Schwartz, Estate Properties, 333 Skokie Blvd, #103, Northbrook

TRANSFERS - AUGUST

Olga Kent, from Unique Realty, 1110 Lake Cook Road, #167,
Buffalo Grove to Prime Realty Group Inc., 1766 Hintz Road, Wheeling
Aleksandr Katsman, from Prime Realty Group, Inc, 9351 Milwaukee Avenue,
Niles to Prime Realty Group Inc., 1766 Hintz Road, Wheeling
Bradley Kennedy, from Prudential Preferred Property, 3115 Dundee Road,
Northbrook to Prudential Preferred Property, 850 Green Bay Rd. Winnetka
Sheila Doyle, from Coldwell Banker, 640 Vernon Avenue,
Glencoe to Baird & Warner, 1900 Waukegan Rd, Glenview
Amer K. Asteefan, from Coldwell Banker, 1508 Sherman Avenue,
Evanston to Leader Realty, 4021 Oakton Street, Skokie
Sherry Schneidewind, from Bradbury, Romey, Egan & Partners,
580 Lincoln Ave, Winnetka to The Hudson Company, 903 Green Bay Rd, Winnetka
Elaine Bykerk, from Baird & Warner, 1900 Waukegan Rd,
Glenview to Koenig & Strey GMAC, 1009 Waukegan Road, Glenview
Retta Glavin, from Coldwell Banker, 350 Linden,
Wilmette to Koenig & Strey GMAC, 3201 Old Glenview Road - 100, Wilmette
Donna E. Hardy, from Coldwell Banker, 740 Waukegan,
Deerfield to Prudential Preferred Property, 3115 Dundee Road, Northbrook
Lily Harutunian, from RE/MAX United, 81-B S. Milwaukee,
Wheeling to Prudential Preferred Property, 850 Green Bay Rd, Winnetka
Yvonne R. deJongh, from Bradbury, Romey, Egan & Partners, 580 Lincoln Ave,
Winnetka to The Hudson Company, 903 Green Bay Rd, Winnetka
Tanya Taraday, from Dome Realty, Inc, 6015 Dempster Street,
Morton Grove to Century 21 EAG Capital, 3100 Dundee Rd, Ste 107, Northbrook
Ruth S. Cameron, from Baird & Warner, 754 W. Northwest Hwy.,
Barrington to RE/MAX Advisors, 20530 N Rand Road, Deer Park

TERMINATIONS - AUGUST

Jason Kretch, Coldwell Banker, 303 E. Main St. #101, Barrington
Dale Dobroth, SIDCOR Real Estate, 950 N Western Avenue, Lake Forest (office too)
Dan Roenna, Prudential Preferred Property, 850 Green Bay Rd, Winnetka
Sharyl H. Noeh, Sharyl H. Noeh, 186 E St Andrews Lane, Deerfield (office too)
Carol R. Adams, Baird & Warner, 754 W. Northwest Hwy., Barrington
Lynda S. Murray, Coldwell Banker, 303 E. Main St. #101, Barrington
Linda S. Pressling, Coldwell Banker, 1330 Shermer Road, Northbrook
Michael Schumacher, Prudential Preferred Property, 3115 Dundee Road, Northbrook
Hedy Dagher, Coldwell Banker M&M, 45 Huntington Lane, Wheeling
Ruth S. Cameron, Baird & Warner, 754 W. Northwest Hwy., Barrington
Russell J. McNeilly II, Baird & Warner, 207 E Westminster, Lake Forest
Charity Vitale, Baird & Warner, 2926 Central St, Evanston
Sharon Kashkouli, Prudential Preferred Property, 3115 Dundee Road, Northbrook
Sunnie Donas, Village Square GMAC Real Est, 455 W Northwest Highway, Barrington
Sonja Anderson, Koenig & Strey GMAC, 538 Chestnut Street, Winnetka
Armen Martirosyan, Koenig & Strey GMAC, 800 Waukegan Road, Deerfield

IN MEMORIUM

Karen Willis, Coldwell Banker, 303 E. Main St. #101, Barrington

continued on top of next column

EDUCATION/EVENT UPDATE

Class	Date	Start/End	Speaker	Location
Star Track New Member Orientation*	Aug 2	8:30AM-4PM	Chris Huizenga	Northbrook Classrm
Broker Training: Adv. R.E. Princ.	Aug 16,23	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
ABR Elective: Negotiating	Aug 20	8:30AM-4PM	Lynn Madison	Northbrook Classrm
Star Track New Member Orientation*	Sept 13	8:30AM-4PM	Penza/Volkodav	Northbrook Classrm
CE: Mortgage Basics (6 hrs)	Sept 17	9AM-4:30PM	Lynn Koscher	Northbrook Classrm
Broker Training: Finance	Sept 20,27	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
NSBAR Awards Lunch	Sept 22	1:00-3:30PM	TBA	Chevy Chase C.C.
Star Track New Member Orientation*	Oct 4	8:30AM-4PM	Chris Huizenga	Northbrook Classrm
CE: Black, White or Gray: Ethical Dilemmas	Oct 8*	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: Real Estate Investing 101	Oct 8	1-4PM	Marilyn Glazer	Northbrook Classrm
Broker Training: Sales & Brokerage	Oct 11,18	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
CRS 206: Technologies to Advance Your Business	Oct 14,15		Pat Zaby	Northbrook Classrm

ETHICS FAIR

CE: May the Code of Ethics Be With You	Oct 28*	1-4PM	Bill Schiller	Barrington TBA
CE: May the Code of Ethics Be With You	Oct 28*	6-9PM	Bill Schiller	Northbrook Classrm
CE: May the Code of Ethics Be With You	Oct 29*	9AM-12PM	Bill Schiller	Northbrook Classrm
CE: May the Code of Ethics Be With You	Oct 29*	1-4PM	Bill Schiller	Northbrook Classrm

Star Track New Member Orientation*	Nov 1	8:30AM-4PM	Chris Huizenga	Northbrook Classrm
Broker Training: Brokerage Admin.	Nov 8,15	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
CE: CORE A License Law/Escrow	Nov 12	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Nov 12	1-4PM	Marilyn Glazer	Northbrook Classrm
Wisconsin Reciprocity Licensing Class	Nov 18 & 19	8AM-5PM	WRA Videotapes	Northbrook Classrm
CE: Black, White or Gray: Ethical Dilemmas	Nov 19*	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: Real Estate Investing 101	Nov 19	1-4PM	Marilyn Glazer	Northbrook Classrm
CE: Black, White or Gray: Ethical Dilemmas	Dec 2*	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: Creative Residential Financing	Dec 2	1-4PM	Marilyn Glazer	Northbrook Classrm
CE: CORE A License Law/Escrow	Dec 3	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Dec 3	1-4PM	Marilyn Glazer	Northbrook Classrm
Star Track New Member Orientation*	Dec 6	8:30AM-4PM	Chris Huizenga	Northbrook Classrm
CE: CORE A License Law/Escrow	Dec 10	9:30AM-12:30PM	Marilyn Glazer	Barrington TBA
CE: CORE B Agency/Fair Housing	Dec 10	1:30-4:30PM	Marilyn Glazer	Barrington TBA
Broker Training: Contracts & Convey.	Dec 13,20	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm

2005

Foundations for Success	Jan 6, 7, 13, 14	8:30AM-5PM	Lynn Madison/Lori Cox	Northbrook Classrm
Star Track New Member Orientation	Jan 10	8:30AM-4PM	Chris Huizenga	Northbrook Classrm
CE: Mold--What Agents and Consumers Need to Know	Jan 21	9AM-12PM	Larry Schwartz	Northbrook Classrm
CE: CORE A License Law/Escrow	Jan 27	9AM-12PM	Kerry Kidwell	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Jan 27	1-4PM	Kerry Kidwell	Northbrook Classrm
CE: CORE A License Law/Escrow	Jan 28	9:30AM-12:30PM	Kerry Kidwell	Barrington TBA
CE: CORE B Agency/Fair Housing	Jan 28	1:30-4:30PM	Kerry Kidwell	Barrington TBA
CE: Creative Residential Financing	Feb 3	1-4PM	Marilyn Glazer	Northbrook Classrm
CE: Black, White or Gray: Ethical Dilemmas	Feb 3	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: CORE A License Law/Escrow	Feb 4	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Feb 4	1-4PM	Marilyn Glazer	Northbrook Classrm
CE: Real Estate Investing 101	Feb 19	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: Black, White or Gray: Ethical Dilemmas	Feb 19	1-4PM	Marilyn Glazer	Northbrook Classrm
CE: Using Technology to Better Serve Consumers	Feb 24	9:30AM-12:30PM	Bill Schiller	Barrington TBA
CE: Consumer-Centric Real Estate Web Sites	Feb 24	1:30-4:30PM	Bill Schiller	Barrington TBA
CE: Using Technology to Better Serve Consumers	Feb 25	9AM-12PM	Bill Schiller	Northbrook Classrm
CE: Consumer-Centric Real Estate Web Sites	Feb 25	1-4PM	Bill Schiller	Northbrook Classrm

*Fulfills the NAR Ethics Requirement for 2001-2004.

OBRE license renewal requirements include CORE A, CORE B and six elective hours.

An updated list of continuing education classes currently scheduled through 2004 is available at www.nsbar.org. All C.E. courses are open to both brokers and salespeople.

Price per 3-hr C.E. class is \$39 members/\$54 non-member REALTORS®/\$69 non-REALTORS®.

Register online at www.nsbar.org or call the Automated Registration Desk at 847-714-0292.

NSBAR VISITS NAR IN D.C.

In late June, members of NSBAR traveled to Washington, DC to tour the new NAR building. Ground-breaking on the 12-story environmentally friendly building began in October of 2002, with NAR taking possession in May of 2004. NAR will occupy five of the twelve floors by Fall 2004. The new building is only two blocks away from the U.S. Capital Building, offering a fantastic view from the rooftop.



Marilyn Glazer with U.S. Representative Jan Schakowsky (D-IL).



Georgia Pierini and Bud Fogun share a laugh.

Terry Penza, Harvey Hoffman, and Allyson Hoffman enjoying themselves at the RPAC auction. Proceeds went to support RPAC's efforts in Washington D.C.



Harvey Hoffman, Mac Boyd, and Gary Jensen with a view from the top of the NAR building.



WCR NORTH SHORE CHAPTER

North Shore Chapter of Women's Council of REALTORS® to Tour Kendall College

Kendall College of Culinary Arts will be the location for the North Shore Women's Council of REALTORS® August 12 meeting. The day will start with networking at 11:00 a.m., followed by lunch served by the culinary students at 11:30. A tour of the facility will also be available.

Kendall College School of Culinary Arts is located at 2408 Orrington Avenue, in Evanston (847-448-2399)

This event is sponsored by Diane Falk of Countrywide Home Loans

Cost: ** \$30.00 Members
** \$35.00 Non-Members and Guests

Reservations: Pre-Paid Reservations due by Thursday, August 5, 2004. Please mail your check, payable to WCR, right away! Seating is limited for this special event. Mail to: Patricia Ortseifen, Coldwell Banker, 740 Waukegan Rd., Deerfield, IL 60015 (847-940-2753) by THURSDAY, AUGUST 5, 2004 **

Remember: WCR is not just for women—it's for all members who appreciate the value of networking and information exchange! Interested in joining WCR? Just print and complete the application form that appears at www.nsbars.org and send it with your dues payment to Sharon Kessel, VP Membership, at the address provided on the form.

NORTH SHORE - BARRINGTON ASSOCIATION OF REALTORS®

450 Skokie Blvd., Bldg. 1200
Northbrook, IL 60062-7920
Phone: 847-480-7177
Fax: 847-480-7362
Mail To: terry@nsbar.org



Your 24-7 Association
on the Web at
www.nsbars.org and
www.nsbarsstore.com



REALTOR® News

August 2004

NOMINATIONS

The following are the slate of officers for the upcoming year. Only Designated REALTORS® vote. Each DR will have one vote for each REALTOR® member in good standing within the company (only one DR per company). The vote may be voted in total or proportionate. Voting can be electronic, proxy or the DR may attend the meeting August 19, 1:00 at the Northbrook office. An email will be sent to each DR for voting electronically.

Any member may submit additional names by presenting a petition with 320 names. Deadline for nominations submitted to the Secretary is July 26.

Officers and Directors for 2004-2005

Officers

Lisa Hathaway, Renaissance Realty Partners,
Lake Forest, Chair of the Board

Katharine C. Pinkus, RE/MAX of Barrington,
Barrington, Chair-Elect

Dawn McAnaney, Baird & Warner
Winnetka, Secretary-Treasurer

Directors for a two year term:

Keith Hancock, RE/MAX Villager, Glenview

Gary Jensen, Koenig & Strey GMAC, Northbrook

James R. Roth, Prudential Preferred Property, Highland Park

Emery Moorehead, Koenig & Strey GMAC, Deerfield

Mary Summerville, Prairie Shore Properties, Evanston

Directors for a one year term:

John Ancona, Keller Williams Success Realty, Barrington

Elizabeth C. Galfer, Starck & Company, REALTORS®, Barrington

Eugene Kim Best Choice Real Estate, Inc. Arlington Heights

Georgia S. Pierini, Baird & Warner, Glenview

Dan Schermerhorn, Evanston

Leslie Stein, Coldwell Banker, Northbrook

North Shore - Barrington Association of REALTORS® Northbrook and Barrington, IL

Steve's Street..... 1

Director of Information Systems Steve Volkodav, e-PRO

NSBAR.ORG

MSLNI Tips

MAP Tips

AOL Users

Cool Sites

REALTOR® News..... 2

Real Estate Companies' Profitability Up

Higher Rates Won't Deraile Home Sales

Do-Not-Fax Model Consent Form Available

Important Info For Seller Agents

NAR and the Patriot Act

Annual NSBAR Awards Luncheon..... 2

NSBAR's Barrington office is moving!..... 2

Broker Training Class..... 2

Luxury Home Marketing Comes to NSBAR..... 2

NSBAR Certificate in Commercial Real Estate Practice..... 2

It's the Rule..... 3

CEO Terese (Terry) Penza, e-Pro

RPAC Campaign A Success

Illinois Home Sales Rise in May

Chicago Tribune story shines light on special service areas.

NSBAR Contract Updates

MLSNI Online Property Search Function Shut Off

MLSNI Adds Seats to the Board

Loan Originator Registration Deadline is July 1, 2004

HUD's Webcast seminars aim to take the fear factor out of

buying a home.

Mortgage Loan Originators Must Register with State.

Deadline extended for Illinois municipalities to develop

plans for affordable housing.

OBRA has a new name as of July 1; contract information

remains unchanged for now.

Deadline for New Fax Rules Approaching

Welcome New Members..... 4

Ethics Requirement..... 4

Certified New Home Specialist..... 4

Technologies to Advance Your Business..... 4

August Birthdays..... 5

Education Update..... 6

Director of Marketing/Education Chris Huizenge

Dear Readers

GRI Homestudy Discontinuing

Star Track July 12

Brown Bag University

August Class Update at NSBAR

StarTrack New Member Orientation

Effective Negotiations for Real Estate Professionals

Broker Training, Advanced Real Estate Principles

Certified New Home Specialist Course

Two-Day Ethics Fair Oct 28, 29

Ethics Video Course

August..... 6

Reinstatements

Transfers

Terminations

In Memorium..... 6

Education/Event Update..... 7

NSBAR Visits NAR in D.C. 7

VISIT OUR WEBSITE AT
WWW.NSBAR.ORG