

# REALTOR® News April 2002

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## Wonderful Wisconsin Weekend

Thinking of getting a Wisconsin real estate license? On **April 26 and 29**, from 8 AM to 5 PM each day, NSBAR members and guests can take part in a Wisconsin training program that provides all of the education hours necessary to attain a Wisconsin real estate license under the reciprocity rules. By attending the first 13 hours of the program (April 26 and the first half of April 29), at a cost of only \$139, salespeople can qualify to take the Wisconsin salesperson's licensing exam. Broker candidates must complete the full 16-hour program offered on the two days, at a total cost of \$178. After successfully completing the licensing course, you will make an appointment to take the Wisconsin licensing exam at one of the Wisconsin licensing exam centers. Exam information will be available when you attend the course. *The program is limited to 10 participants.*

Join us for the Wonderful Wisconsin Weekend and add an exciting new opportunity to your real estate practice. If you miss this program, we will have another Wonderful Wisconsin Weekend on **July 19 and 22**.

## Thank You, Matt Ferrara!

North Shore - Barrington, McHenry County, Lake County and Northwest Associations of REALTORS® were treated to two excellent classes by Matt Ferrara at the Tech Fair on **March 14** at the Chevy Chase Country Club. Matt demonstrated the impact of technology on the real estate practitioner, pointing out the necessary features of hardware components, from desktop computers to laptops to PDAs. Matt explained the type of digital camera that is of greatest benefit to the real estate agent, and how photos can be used for maximum effect. Matt went through a listing presentation, showing how an electronic format can be used to control the timing and effectiveness of the presentation. Thank you, Matt, for an exciting program.

Thanks also to the sponsors who helped make the program possible and provided exciting exhibits. They included: Indigo Productions, Inc. (Platinum Sponsor); Aadus Banc Corp, Computing Professionals, LLC, Countrywide Home Loans, First American Real Estate Solutions, Harris Banks of Lake Forest, Libertyville, Glencoe, Winnetka & Wilmette, and Real Tour Vision (Gold Sponsors); and envalia, The Home Team Inspection Service, LoanWorks, MLSNI, Remodeling Feasibility Solutions/Wells Fargo Home Mortgage, and Windy City Home Inspection Inc. (Silver Sponsors).

## April Is Broker License Renewal Deadline

If you have a real estate broker's license, you must renew it by April 30. That is also the continuing education deadline. We have a variety of interesting courses in April, so don't risk having your license suspended for failure to complete the C.E. requirement. We also have home study courses, including a complete package you can study *on-line*. You can check out all of the courses at [www.nsbar.org](http://www.nsbar.org). Just click on Education.

## Preventive Tips for Practitioners

Many members can quote at least one portion of the agency section of the license law: "Licensees shall be considered to be representing the consumer they are working with . . ."

However, there is more:

### Section 15-10. Relationships between licensees and consumers.

*Licensees shall be considered to be representing the consumer they are working with as a designated agent for the consumer unless:*

- (1) *there is a written agreement between the sponsoring broker and the consumer providing that there is a different relationship; or*
- (2) *the licensee is performing only ministerial acts on behalf of the consumer.*

But, more important, **"All exclusive brokerage agreements shall be in writing."**

*A licensee shall disclose in writing to a customer that the licensee is not acting as the agent of the customer at a time intended to prevent disclosure of confidential information from a customer to a licensee, but in no event later than the preparation of an offer to purchase or lease real property. This subsection (b) does not apply to residential lease or rental transactions unless the lease or rental agreement includes an option to purchase real estate.*

When you take a listing, the agency relationship is stated in the listing agreement. When working with the buyer what do you do? If you consider the buyer a *client*, then you need notice or buyer agreement in writing. If you consider the buyer as a *customer*, consider section (b) below.

### Agency relationship disclosure.

(a) *A consumer shall be advised of the following no later than entering into a brokerage agreement with the sponsoring broker:*

- (1) *That a designated agency relationship exists, unless there is written agreement between the sponsoring broker and the consumer providing for a different brokerage relationship.*
- (2) *The name or names of his or her designated agent or agents in writing.*
- (3) *The sponsoring broker's compensation and policy with regard to cooperating with brokers who represent other parties in a transaction.*

(b) *A licensee shall disclose in writing to a customer that the licensee is not acting as the agent of the customer at a time intended to prevent disclosure of confidential information from a customer to a licensee, but in no event later than the preparation of an offer to purchase or lease real property. This subsection (b) does not apply to residential lease or rental transactions unless the lease or rental agreement includes an option to purchase real estate.*

## Definitions

Make sure that you understand the terms used in the Real Estate License Law.

**Agency** A relationship in which a real estate broker or licensee, whether directly or through an affiliated licensee, represents a consumer by the consumer's consent, whether express or implied, in a real property transaction.

**Brokerage agreement** A written or oral agreement between a sponsoring broker and a consumer for licensed activities to be provided to a consumer in return for compensation or the right to receive compensation from another. Brokerage agreements may constitute either a bilateral or a unilateral agreement between the broker and the broker's client depending upon the content of the brokerage agreement. All exclusive brokerage agreements shall be in writing.

**Client** A person who is being represented by a licensee.

**Consumer** A person or entity seeking or receiving licensed activities.

**Customer** A consumer who is not being represented by the licensee but for whom the licensee is performing ministerial acts.

**Designated agency** A contractual relationship between a sponsoring broker and a client under Section 15-50 of this Act in which one or more licensees associated with or employed by the broker are designated as agent of the client.

**Dual agency** An agency relationship in which a licensee is representing both buyer and seller or both landlord and tenant in the same transaction. When the agency relationship is a designated agency, the question of whether there is a dual agency shall be determined by the agency relationships of the designated agent of the parties and not of the sponsoring broker.

**Ministerial acts** Those acts that a licensee may perform for a consumer that are informative or clerical in nature and do not rise to the level of active representation on behalf of a consumer.



# Message from the Chair

Harvey Hoffman, CRS, GRI

The market has been strong and healthy! We're all motivated to increase our "Fiscal Fitness", right? How about your "Physical Fitness"? Are you taking care of your health? Are you eating right and exercising? Some of you know that I practice a dedicated exercise routine, which in my case, is built around bicycling. Along with my GRI & CRS, I'm a certified "Spinning Instructor" and ACE Fitness Instructor. I teach Spinning classes ("Indoor Cycling") at a few health clubs (in my "free time") and ride longer distances on my bike for fun and to raise money for charity events. I know that all the success and sales volume you can achieve won't mean a thing if you don't stay healthy so you can enjoy the fruits of your labor. So, I thought I'd share some "wake-up information" on how we practice staying healthy.

More than 60 million people, or a third of the population, are overweight. An estimated 50 percent of women and 25 percent of men are dieting at any given time, yet studies show that ***the majority of these people don't actually lose weight.***

Experts estimate that life expectancy would increase by three years, coronary heart disease would decrease by 25 percent and congestive heart failure and stroke would decrease by 35 percent if everyone reached a healthy body weight. Less active and less fit people have a 30 percent to 50 percent risk of high blood pressure.

Americans tend to underestimate what they eat by 50 percent primarily because they don't understand serving sizes. For example, the official USDA serving size for a bagel is 2 ounces, but bagels served in restaurants are typically 4-5 ounces. Men age 20 or older consume an

average per day of 2,460 calories, and women age 20 or older consume 1,613 calories per day. More than 60 percent of US adults do not participate in the recommended amount of physical activity; and approximately 30 percent of adults are not active at all. Physical inactivity increases with age and is more common among women than men.

Individuals who exercise regularly are less likely to develop heart disease, diabetes, high blood pressure, high cholesterol levels, osteoporosis and certain forms of cancer. Regular physical activity helps control weight and also helps build and maintain healthy bones, muscles and joints. In addition, regular physical activity promotes psychological well-being.



It's never too late to commit! Consult your physician before you start a program. If you have a club membership use it! As the weather gets better, get outside, walk, run, or bike and breathe—be thankful for the privilege of being mobile. According to the Centers for Disease Control and Prevention, people who are usually inactive can improve their health and well-being by becoming even moderately active on a regular

basis. Physical activity need not be strenuous to achieve health benefits, and greater health benefits can be achieved by increasing the amount of physical activity. Many can walk, many cannot. Many can run, many cannot. Many can ride a bike, many cannot.

Celebrate your potential; be physically active and enjoy the benefits of your hard work!

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## Wonderful Wisconsin Weekend Coming to NSBAR on April 26 and 29

Looking for a way to expand your market base, and also provide better service to your existing clients and customers? Now is the time to get serious about earning a Wisconsin real estate salesperson's or broker's license. Thanks to Wisconsin reciprocity rules, if you are in good standing with your Illinois salesperson's or broker's license, you only have to take 13 hours (salesperson) or 16 hours (broker) of classwork to qualify for the exam that will achieve your Wisconsin real estate license. With the proximity of both the North Shore and Barrington to Wisconsin, this course should be a must!

The complete 16-hour Wisconsin reciprocity course package will be offered at the Robert McGuire Education Center, 450 Skokie Boulevard, Building 1200, Northbrook, on **April 26** and **29**. This is a video course, but there will be a representative of the Wisconsin REALTORS® Association available for phone consultation throughout both days.

For complete information on Wisconsin license requirements, go to the Wisconsin REALTORS® Association Web site, [www.wra.org](http://www.wra.org). License requirements appear at [http://www.wra.org/Become\\_Realtor/Licensing/license.htm](http://www.wra.org/Become_Realtor/Licensing/license.htm).

## Fall/Winter Schedule Taking Shape

Even though we have not completed the current broker renewal cycle, we are already preparing for the next salesperson renewal deadline, which is April 30, 2003. Your favorite instructors, like Marilyn Glazer, Lynn Madison and Kerry Kidwell, have already signed up to teach courses in Northbrook and Barrington next spring.

Want to know the best-kept secret of the renewal process? Whether you are a salesperson or a broker, you can take classes any time within your two-year renewal cycle for continuing education (C.E.) credit. You don't have to wait until you receive your license renewal notice from the Office of Banks and Real Estate. And, whether you are a salesperson or broker, you can take any course approved for C.E. credit. Just make sure that you take *Core A—License Law and Escrow* and *Core B—Agency and Fair Housing* in addition to two additional three-hour classes (or one six-hour class).

## Broker Pre-License Continues in April

*Brokerage Administration*, offered on April 1 and 8, is the latest in the series of broker pre-license classes that began in January. The class will take place from 8:30 AM to 5 PM both days, and you must attend both days in order to earn credit for the class. Instructor is Marilyn Glazer. The last class in the current series will be *Contracts*, on May 6 and 13. The next series begins on August 19 and 26 with the *Advance Principles* class. You can attend any or all of the broker pre-license classes, even if you do not intend to take the broker licensing examination.

## Ethics Videos Continue on April 15 and 19

The three-hour Ethics course featuring attorney Oliver Frasca will be shown from 1 to 4 PM on **April 15** and from 9 AM to 12 PM on **April 19**. This class does *not* offer C.E. credit but does fulfill the NAR Ethics requirement. The class is *free* but advance registration to 847-480-7177 is requested. Enrollment is limited, so call early.

## Broker Renewal Deadline Is April 30, 2002

Brokers licensed after 1976 must complete 12 hours of continuing education by April 30, 2002, with these exceptions: Brokers licensed between April 1, 2000, and March 31, 2001, need to complete six hours. Brokers licensed on or after April 1, 2001, do not need to complete C.E. classes for this renewal period. Check the inside back cover of this newsletter for a list of C.E. classes. Home study and Web courses are also available. Call 847-480-7177 or go to [www.nsbar.org](http://www.nsbar.org) and click on Education.

## On-Line C.E. Courses Are a Success!

Early feedback from members indicates that the new NSBAR on-line C.E. courses are a success. The format is easy to read or download, the material is straightforward, and the courses themselves are interesting and fun. Check out the on-line courses at [www.nsbar.org](http://www.nsbar.org) under Education and On-Line C.E. You can preview the four courses free of charge. You can even print the course pages, if you prefer to study the material in hard copy. Each of the four courses provides three hours of continuing education credit to both salespersons and brokers. Course titles are:

*Core A—License Law and Escrow*  
*Core B—Agency and Fair Housing*  
*Black, White or Gray—Ethical Dilemmas*  
*Are You the Weakest Link? Risk Reduction*

You can review the courses on-line for free. You only have to pay for a course when you decide that you want to earn the C.E. credit by taking the course test. Just call the Education Department at 847-480-7177 and ask for a test time. If you decide to purchase more than one course, you can take the tests on separate days, or on the same day.

Not only do you get interesting courses in an easy-to-use format with the on-line approach, you can save money by studying the on-line package. If you purchase all four courses together, you pay only \$69! Even better, you can charge the price of the courses to your NSBAR member account and we will bill you.

Please note that, if you purchase one course, and decide later that you would like to purchase another course, single course pricing will apply. Price for one course is \$29, price for two courses is \$39, price for three courses is \$59, and price for four courses is \$69.

## Larry Schwartz Brings Mold Back to NSBAR

Mold consultant Larry Schwartz is returning to NSBAR, this time with a three-hour program that offers three hours of elective continuing education credit. This brand-new program will be offered for the first time on Monday, **May 20**, from 9 AM to 12 PM.

If you attended Larry's luncheon program in November, you know what an interesting—and timely—topic this is. The C.E. program will include much more detail on warning signs of the presence of mold, remediation techniques, and long-term health and other possible effects. Join us for an informative and important class.

# News/Event Highlights

## **Rob Hannah a Hit with NSBAR/CAR Commercial/Investment Groups**

On **Wednesday, March 13**, the NSBAR and CAR Commercial/Investment groups welcomed Rob Hannah, CEO of Tax Strategies Group, LLC, Chicago. Hannah described the tax impact of the property interests his group sells, which are fee interests, and not just shares of an investment trust, thus making them eligible for real property exchanges.

The purpose of Tax Strategies Group, LLC, as explained by Hannah, is to present investors with unique acquisition opportunities by providing investment real estate to individuals seeking to expand their portfolio either through replacement property solutions (for taxpayers engaging in Section 1031 exchange transactions) or by simple acquisition of investment real estate.

To summarize, the owner of investment property can take part in a tax-deferred exchange by simultaneous transfer of ownership to/ from the owner of the exchange property. More often, the investment property owner sells property before the replacement property is known, then takes advantage of the rules regarding delayed exchanges. This means that the investor must identify the replacement property (within 45 days) and close the purchase of the replacement property within six months of the sale of the first property.

To qualify for the tax benefits of an exchange, the funds from the first transaction are held by a qualified intermediary during the exchange process, rather than the property owner.

Problems with the typical exchange transaction occur when the replacement property is not identified within 45 days, or when the price of the replacement property is more or less than the price of the sold property. This is where the property interests sold by Tax Strategies offer tremendous benefits.

The Tax Strategies Group purchases a high-end investment property, such as an office building occupied by conservative, investment-grade tenants. It arranges for a mortgage loan, and then sells fractional tenancy-in-common interests to investors. The interest purchased can match the value that the investor must cover in the exchange; i.e., the investor can purchase an interest in the exact amount of the sales price of the first property, whether it is 50%, 90%, or 6.23% of the value of the replacement. There is a master lease on each property, so that individual investors do not need to actively manage the property. In addition, with financing already in place, the investor can free up cash from the transaction.

Minimum value of the purchased interest is \$150,000. Properties purchased by Hannah's company are typically resold within 30 to 75 days. Resales of fractional property interests by investors through Hannah's group take no more than four to six weeks (the longest time it has taken to resell any interest), and no investor has ever lost money on a resale.

The IRS has specifically endorsed the structuring of these transactions.

For more information on this type of property exchange or investment, visit [www.tsgrouponline.com](http://www.tsgrouponline.com) or call 800-383-4943.

## **What's New at nsbar.org?**

Every time you visit [www.nsbar.org](http://www.nsbar.org) you are likely to find a new page or feature. This month, for instance, try clicking on *Our Library* and then *What Do I Get For My Dues?* You will find, among other resources, the requirements for getting an Illinois Appraiser's License.

Go to *Our Library*, then *Community Information and Statistics*, and then scroll down to *Statistics from 1980 - 2001 (Single Family Detached)*. You will find number of units sold, average price, and average days on market for homes in the communities we serve.

**April 26 and 29  
8:00 AM - 5 PM**

**Add the Wonderful Wisconsin Weekend to your calendar and you can earn the right to take the Wisconsin license examination after just two days of coursework.**

**The program costs \$139 for the real estate salesperson's portion, and an additional \$39 (a total of \$178) for the broker portion.**

**Class size is limited to 10 participants. Call 847-480-7177 to reserve your place in this exciting class today!**

**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.

**2001-2002 Officers**

Harvey Hoffman, GRI, CRS	
Chairman of the Board	295-8400
Georgia Pierini, GRI, CRS, ABR	
Chairman Elect	724-1855
Gary D. Jensen	
Secretary-Treasurer	272-0330

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David P. Buckley, GRI	381-1641
Jay Chandran, GRI, CRS	673-2000
Diana Efsthathiou	724-1855
Allyson Hoffman, GRI, CRS, e-PRO, CRP	272-7070
Scott Lackie, GRI	234-0816
Roxane Malo	501-4300
Vitali Polyakov	967-6700
Daniel Schermerhorn, CPM	869-4200
Margaret Semrad, GRI, CRB, CIPS	382-3600
Wendy Shea	441-6300
Michael Stern	256-7400
Mary Ellen Tainer	491-1855
Jeanine Van De Velde	382-3600
Michele Wilson, GRI	234-3800

**Northbrook Office**

456 Skokie Blvd, Building 1200  
Northbrook, IL 60062  
847-480-7177 Fax 847-480-7362  
Reservations www.nsbarg.org

**President/Chief Operating Officer**

Terese (Terry) Penza, RCE, CAE  
terry@terrypenza.com

Marilyn Glazer, GRI, CRS, CRB,  
Professional Standards

Martha R. Williams, Dir. of Education

Adrienne Bairstow, Education Administrator

Steve Volkodav, Dir. of Information Systems

Mike Gazdzik, Technical Support

Rachel Struchen, Receptionist

**Barrington Office**

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

Kimberley Davis, Accounting  
Alice Roth, GRI, CRB, Technical Advisor

# Welcome New Members

**New Members**

**Lisa R Anderson**, Coldwell Banker

740 Waukegan Rd, Deerfield

**Elizabeth Brodsky**,

Koenig & Strey, Inc.

538 Chestnut St, Winnetka

**Nancy K Carpenter**,

Prudential Preferred Property

850 Green Bay Rd, Winnetka

**William Coduto**,

Prudential Preferred Property

3115 Dundee Rd, Northbrook

**Marie A Colette**, Griffith, Grant &

Lackie, 12 Scranton Ave, Lake Bluff

**Michelle Cozza**, Coldwell Banker

740 Waukegan, Deerfield

**Tedi Cvitkovic**, Paradise Homes Realty

3925 W Main St, McHenry

**Robin Depeder**, Baird & Warner

2735 Central St, Evanston

**Philip DeRosa**,

Philip DeRosa Appraisals

6704 Cedar Lane, Westmont

**Vera Filimonov**, RE/MAX United

81-B S Milwaukee, Wheeling

**Michael Fudali**, Koenig & Strey, Inc

800 Waukegan Rd, Deerfield

**Michael S Garrette**,

Signature Properties & RE, Inc

7258 W Conrad Ave, Niles

**Leslie Gleason**, Coldwell Banker

280 Deerpath, Lake Forest

**Elizabeth Hayes**, Coldwell Banker

1508 Sherman Ave, Evanston

**Gabriela Huzvar**,

ERA Countrywood Realty, Inc

39 S Barrington Rd, Barrington

**David Ilyaguyev**,

Prime Realty Group, Inc

9351 Milwaukee Ave, Niles

**Sonata Kauniene**,

Prime Realty Group, Inc

9351 Milwaukee Ave, Niles

**Wendy Kelly**, Baird & Warner

754 West Northwest Hwy, Barrington

**Jong Gab Kim**, Realty One, Inc

958 N. Harlem Ave, Glenview

**Oleksiv Konopatsky**,

Prime Realty Group, Inc

9351 Milwaukee Ave, Niles

**Valeria Levitin**, VRealty

836 Oxford Place, Wheeling

**Noah S Levy**,

Prudential Preferred Property

1890 First St, Highland Park, IL 60035

**Robert B Mack**, Schumacher Realty Co.

828 W Fullerton Ave, Chicago

**Nancy E Miller**, Coldwell Banker

280 Deerpath, Lake Forest

**Tina Miritello**, Century 21 Marino, Inc

5800 Dempster St, Morton Grove

**Katharine Dalle Molle**,

Coldwell Banker

552 Lincoln Ave, Winnetka

**Barbara T Mullady**,

RE/MAX Showcase Group

810 S Waukegan Rd, Lake Forest

**William D Murray**, Baird & Warner

754 W Northwest Hwy, Barrington

**Cherie Myalls**,

Griffith, Grant & Lackie

12 Scranton Ave, Lake Bluff

**Ellen Nessel**, Coldwell Banker

740 Waukegan Rd, Deerfield

**Irena Romova**, MarketMax Realty, Inc.

938 Burgess Circle, Buffalo Grove

**Robert G Schumacher**,

Schumacher Realty Co.

828 W Fullerton Ave, Chicago

**Julie Slutsky**,

Prudential Preferred Property

3115 Dundee Rd, Northbrook

**Elizabeth Smith**, Koenig & Strey, Inc.

538 Chestnut St, Winnetka

**Michael Sokolovsky**,

Century 21 A.M. Realty

PO Box 868, Highland Park

**James W Solon**, Koenig & Strey, Inc

601 Green Bay Rd, Wilmette

**Tamara Solone**,

Prime Realty Group, Inc

9351 Milwaukee Ave, Niles

**Shannon H Stambach**,

Prudential Preferred Property

1600 Orrington, Evanston

**Jack Trilisky**, RE/MAX United

81-B S Milwaukee, Wheeling

**Richard Tripple**, Koenig & Strey, Inc

1009 Waukegan Rd, Glenview

# More Member News

## New Office

**Valeria Levitin**, VRealty  
836 Oxford Place, Wheeling

## Transfers

**Joan W Hightower**,  
Baird & Warner Residential, Inc  
314 McHenry, Buffalo Grove

**Eileen Katz**, Jacobs Homes  
105 Revere Drive, Ste 105-C  
Northbrook, IL 60062

**Ko Soo Kim**, G & A Realty Inc  
2847 Pflingsten, Glenview

**Monica Kim**, G & A Realty Inc  
2847 Pflingsten, Glenview

**Fran Reinholtz**,  
RE/MAX Showcase Group  
810 S Waukegan Rd, Lake Forest

**Wendy Shelleny**, Koenig & Strey, Inc  
1009 Waukegan Rd, Glenview

**Helen Sherman**,  
Prudential Preferred Property  
3115 Dundee Rd, Northbrook

**George Visoky**, G & A Realty Inc  
2847 Pflingsten, Glenview

**Sukun K. Yu**, Stone Realty Inc  
1051 Waukegan Rd, Glenview

## New Affiliates

**Henry Apfelbach**  
Wells Fargo & Co, 1000 Skokie  
Blvd, Ste 360, Wilmette, IL 60091

**Robert Arnold**  
Callnetics Corporation  
4640 W 77th S, Edina, MN 55435

**Chris McAuliffe**  
LoanWorks, 100 S Wacker Dr,  
Ste 1700, Chicago, IL 60606

## Dropped Members

**Nicholia Q English**,  
Coldwell Banker  
2929 Central St, Evanston

**Alex Erman**, MiniMax Corp  
579 Greenwood Rd, Northbrook

**Betty T Bell**, Koenig & Strey, Inc.  
825 S Waukegan Rd, Lake Forest

**Kelvin E Byrne**, Coldwell Banker  
1330 Shermer Rd, Northbrook

**Michael P Krieger**,  
Gerald Cote & Associates  
17 E Palatine Rd, Palatine

**Iryna Kukarekina**,  
G & A Realty Inc  
2847 Pflingsten, Glenview

**Mark W Nash**,  
Prudential Preferred Property  
1600 Orrington, Evanston

## Reinstated

**Marvin Jacobs**, Jacobs Homes  
2551 Augusta Way, Highland Park  
**Robert G Schumacher**,  
Schumacher Realty Co.  
828 W Fullerton Ave, Chicago

## Dropped Office

**Alex Erman**, MiniMax Corp  
579 Greenwood Rd, Northbrook

## New at nsbar.org

Recent additions to the nsbar.org Web site include information on the Evanston fair housing protected classifications, located at <http://www.nsbar.org/Protecte.html>.

## MEMBER BENEFIT REFERENCE INDEX

### Health Insurance

National Association of Self-Empl.  
Ron Shapero 312-337-7133  
Marc Jacobson & Assoc. 847-498-7181  
Castle Group 559-8100  
NAR [www.narhealth.com](http://www.narhealth.com)

### Investment Counselors

Charles Schwab & Co., Inc., Northbrook  
Mark Babula or Ken Luschinski  
847-564-2033

### Reduced Telephone Rates/Telephone

Cimco Communications  
630-691-8788

### Car Purchase

Chrysler/Jeep

### Car Rental

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

### Courier Service

Timely Courier  
Michele DiMaio/Fred Cisarik  
708-834-4380

### Cellular Service & Smart Number

Autosonics  
Michael Malenfant  
or Corky Peterson  
847-831-4000 312-831-4400

### Need Information?

Call Northbrook at 847-480-7177 or  
Barrington at 847-381-7827  
or visit [www.nsbar.org](http://www.nsbar.org)

## RE/MAX Earnings Survey Shows Value of Designations

RE/MAX International has released its latest affiliate study of earnings, which shows affiliate designations as well as annual income for 2001. The Certified Relocation Professional (CRP) designation was ranked most valuable in 2001.

According to the study, the average income of a RE/MAX member in the United States in 2001 was \$113,509. Members with the CRP earned \$184,544. Members with the CRS (Certified Residential Specialist) earned \$156,142. Members with the ABR (Accredited Buyer Representative) earned \$133,193. Members with the CCIM (Certified Commercial Investment Manager) earned \$163,942.

If these statistics have piqued your interest in acquiring a designation, check the Education Update on the inside back cover of this issue of the *nsbar.org REALTOR® News*. You can contact the NSBAR Education Department at 847-480-7177 to find out more about designation courses, or check one of the Web sites that describes the designation requirements. You will find ABR requirements at [www.rebac.net](http://www.rebac.net). CRS requirements are posted at [www.crs.com](http://www.crs.com). CRP requirements are at [www.erc.org](http://www.erc.org), and CCIM requirements are at [www.ccim.com](http://www.ccim.com). In addition, GRI requirements can be found at [www.illinoisrealtor.org](http://www.illinoisrealtor.org).

# Thank You, TECH FAIR SPONSORS

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## **Thank You to March 14 Tech Fair Sponsors**

Members enjoyed Matt Ferrara's dynamic presentations on March 14 thanks to the generosity of our sponsors and exhibitors. Please thank them personally when you have the opportunity. They are:

### **Platinum**

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Remodeling Feasibility Solutions/  
Wells Fargo Home Mortgage

Real Tour Vision

Windy City Home Inspection Inc.

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## Windows Character Map

Have you ever noticed that the computer keyboard doesn't include symbols like the cent sign ¢, the degree sign °, or the registered symbol ®? Yet, these symbols are fairly easy to insert into computer documents—if you know how to find them.

You can find the cent sign, degree sign and other useful symbols in the Windows Character Map. You can also use this tool to insert characters that don't exist in the English language. From the Start Menu, choose Programs, Accessories, System Tools, Character Map. Once in the Character Map, you can find a variety of symbols by selecting different fonts when you click on the down arrow in the Font area. Click on the symbol you want, click on Select, and then click Copy. Go back to the program that you are working in and choose Edit - Paste to paste the symbol into your document. For easy access, you can keep the Character Map window open as you type.

Some programs will also allow you to access the Character Map from within the program itself. For example, when working in Microsoft Word, click on Insert, then choose Symbol, and the Character Map will pop up. Current versions of Word allow you to simplify the process even more by choosing the symbol you want and clicking on Insert without the Copy and Paste efforts.

**Installing Character Map.** If you don't see the Character Map, it probably has not yet been installed. Click on Start, Settings, Control Panel. Click on Add/Remove Programs. Then click on the Windows Setup tab. Scroll down, choose System Tools, and double-click. A window with more choices will pop up. Place a checkmark in the box in front of Character Map. Click OK twice, and the Character Map will be installed. (The Windows CD-ROM may be needed.)

**Windows Shortcut Keys.** On the Windows Character Map, you will also see a small button marked Shortcut Key. When you highlight any character in the map and click on the Shortcut Key button, a window will pop up that will show you the current shortcut key combination that Windows has assigned to the key. For instance, highlight the copyright sign ©, click on Shortcut Key, and you will see that, unless you have changed it, the current Windows shortcut is Alt+Ctrl+C. If you would like to change the shortcut combination, just click your mouse in the box marked Press new shortcut key and simultaneously press the new shortcut key combination

that you would like to use. You can assign any key combination to any symbol in this way, making it easy to access the symbol keys that you use often.

**Windows ALT Key.** Another way to access special characters in Windows is to press the Alt key. While holding it down, press the numbers listed in the chart below in succession on the numeric keypad. When you release the Alt key, the symbol listed next to that number will appear.

Learn the shortcut key combination for the symbols that you use often, and use the Windows Character Map for those that you use only occasionally. You may find that working with symbols can also be fun. The ones mentioned here are just a few of the useful symbols that you can find.

## Computer Club/Classes

The Computer Club will not meet in April. June is Palm month. To register, contact Steve at 847-480-7177. Sign up now!!! This may be your last chance.

In **Northbrook**, *Palm OS Level 1* (assumes no prior experience) will be held **June 7** from 10AM-12PM

In **Northbrook** *Palm OS Level 2* will be held **June 21** from 10AM-12PM

In **Barrington**, *Palm OS Level 1* (assumes no prior experience) will be held **June 13** from 10AM-12PM

In **Barrington**, *Palm OS Level 2* will be held **June 27** from 10AM-12PM

July is Microsoft Word month. To register, contact Steve at 847-480-7177.

In **Northbrook**, *MS Word Level 1* (assumes no prior experience) will be held **July 3** from 10AM-12PM

In **Northbrook**, *MS Word Level 2* will be held **July 18** from 11AM-1PM

In **Barrington**, *MS Word Level 1* (assumes no prior experience) will be held **July 11** from 10AM-12PM

In **Barrington**, *MS Word Level 2* will be held **July 25** from 10AM-12PM

## Are You Being Spammed?

If you receive e-mail, you know what spam is—those annoying advertising messages for frequently embarrassing products and services. Saul Klein of Internet Crusade offers the following Web sites for those of us who receive more Spam than is healthy:

<http://SpamLaws.com>

<http://www.cauce.org/>

If you happen to be a fan of the original Spam, check out the Hormel site:

<http://Spam.com>

# April Birthdays

<b>1</b> Patricia D. Wargowski Sandra Pietkiewicz Sue Ahn	<b>7</b> Carol A Bild G Patricia Hupperich Gretchen Brewster Jody K Hillger Michael Fuller Ramesh Patel Roni Fayette Taylor R Lindstrom Walter R Servos	<b>14</b> Dmitriy G Fridman John Graf Natalya S Gorodetsky Trudy Unger	<b>21</b> Deborah O Ogunro Esther Erickson Eugene Lang Helen S Panje Linda M Biondi Lynn M Thomas Nina Mitkevick Susan Levine	<b>27</b> Beverly J Beucher Ed Watts Lynne Heidt Marian Strauss Nickolaus Holleck
<b>2</b> Abol Mabadi Barbara Pepoon Batti Atar Dorothy Petruzzello Frances Ellis Igor Groysman Joung Sun Bak Katie Marx Lee B Keating Sharon Swanson Sherry Schneidewind Troy Bernstein	<b>8</b> Dennis Niles F E Rosenfeld Jean George Michael Cell	<b>15</b> Daniel Scott Deborah Gross Paul D Speer Jr Sam Wallach Scott Koltz Sylvia Kovitz	<b>22</b> Jadwiga Wezio Judith Yesnick Marlene Samson Robert J Witt	<b>28</b> Garrat Van Wagenen James Clark Karen J Goldberg Midge Powell Patti S Johnson
<b>3</b> Elliot Jaffe Gaye Sodke Virginia Hagerty	<b>9</b> Elaine Meo John Ancona Shiela Harris	<b>16</b> C Matrona Malik Joseph D Cavolick Judith M Bergstrom Milenka Pervan Scott E Brown	<b>23</b> Beverly Bedoe Brian Jessen Ellen Wolf Karen Ben Ezra Kathleen M Pignatari Marilyn Lyons Phyllis Kogen Valeria Lanchici	<b>29</b> Deborah Phillips Galina Iklov Martin Kong Nancy Taylor Tami L. Rosen
<b>4</b> Andrea Stein Arline Levy Christine Weprin Fred Feinstein Ian E Robinson John Ross John Hu Susan K Levinson Susanne Hollander	<b>10</b> A G Krone Joseph Nash Sue Moon	<b>17</b> Dean Pappas Mary Jane Alagheband R Bruce Bretland Robert Berk Strom Rose M Brugioni	<b>24</b> Donald Price Donna E Hardy N Peter Maggos Robin Bentley-Gold	<b>30</b> Mary Anne Havey
<b>5</b> Jane Pickus Katherine M Hudson Maureen Morey Nancye Shaevitz	<b>11</b> Eileen J Andrews Helen Neketis Joseph P Alexander Marsha C Noble Pamela Kirby Robin Frank-Pevitz Ruth Ann Moore Ruth Payne	<b>18</b> Gerald Perlow Jacqueline Klein James C Choi Joann LaPorte Joanne Papas Siapkaris Lyn Mathews Stacy Raven Susan Ringel Segal	<b>25</b> Elizabeth Keeper Mary Lou Hollocker Nancy Gibson Patricia Strong Sam Borek Sybil Rosenstein	
<b>6</b> Allan May Annette Kaefer Diane Israel James Lane Janet Staackmann Stephen A Hudson Steve Rice Youngsook Shin	<b>12</b> Fran Stein Fryman Julie Miller Patricia B Denenberg Sharon Lee Glidden Thomas J Johnson	<b>19</b> Barbara Koch Darleen Hollender Stuart T Adler	<b>26</b> Christine Drimalla John Barney John L Krifka Mary Jane Ratty Michael J Caplin Rae H Kendrick Sophia Zapadinsky	
	<b>13</b> Edward Skae Elyse Berns Fran Horvath Igrar H Bokhari Irene Kapustyan Joan Christopoulos Yaaqov Khaikin	<b>20</b> Allyn W Rawling Jason Hartong John P Schermerhorn Joyce Z Glalo Laura Perlman Tatyana Sukhman Wallace Jones		

## Women's Council to Meet at Forty-One North on April 11

The North Shore WCR will meet on Thursday, April 11, at the Forty-One North, 445 Skokie Boulevard, Northbrook, at 11:30 for cocktails with lunch following at noon. Joan Murphy, Director of Business Technology for Coldwell Banker Residential Brokerage, will discuss the latest technology to help enhance and increase your business. Lunch cost is \$20 for members and \$25 for non-members. Reservations may be made by calling Pat Ortseifen at 847-940-2753 no later than April 8.

## April Meeting/Event Calendar

(Send meeting updates to [martha@nsbar.org](mailto:martha@nsbar.org).)

Political Affairs Committee	April 4	9 AM	Education Center
WCR Board of Directors	April 4	3 - 4:30 PM	Board Room
Liaisons	April 8	1 PM	Education Center
Web Advisory Committee	April 12	1:00 PM	Board Room
WCR Meeting	April 11	11:30 AM - 1:30 PM	Forty-One North
NSBAR Board of Directors	April 24	12 - 5 PM	Education Center

**Wonderful Wisconsin Weekend April 26 & 29 8:00 AM - 5 PM**

**Education Center**

# Education Update

\* Indicates level of difficulty of technology class; level 1 requires no experience.

Class	Date	Start/End	Speaker	Location
Broker Training: Brokerage Adminis.	April 1 & 8	8:30 AM - 5PM	Marilyn Glazer	Education Center
Jump Start Orientation	April 3	8:30 AM - 4 PM	Allyson Hoffman	Education Center
<b>CE:</b> Ethics 1518: Check-up on Articles 1 & 2	April 4	9:30 AM - 12:30 PM	Kerry Kidwell	Barrington Area Library
<b>CE:</b> Disclose! Disclose! Disclose!	April 4	1:30 - 4:30 PM	Kerry Kidwell	Barrington Area Library
Palm OS <b>Tech Level 2</b>	April 5	10 AM - 12 PM	Steve Volkodav	Education Center
<b>CE:</b> Income Taxation of R.E.	April 11	8 - 11 AM	Michael Blanski, CPA	Education Center
<b>CE:</b> CORE A--License Law/Escrow	April 12	8 - 11 AM	Marilyn Glazer	Education Center
<b>CE:</b> CORE B--Agency/Fair Housing	April 12	12 - 3 PM	Marilyn Glazer	Education Center
Ethics Video Course	April 15	1 - 4 PM	Oliver Frascona	Board Room
ABR Accredited Buyer Rep Course	April 17 & 18	8:30 AM - 5 PM	Terry Watson	Education Center
Ethics Video Course	April 19	9 AM - 12 PM	Oliver Frascona	Board Room
Palm OS <b>Tech Level 2</b>	April 22	10 AM - 12 PM	Steve Volkodav	Barrington Office
<b>CE:</b> Environmental Issues	April 25	8 - 11 AM	Ted Cucuro	Education Center
<b>CE:</b> Auctions	April 25	12 - 3 PM	Ted Cucuro	Education Center
Wonderful Wisconsin Weekend	April 26 & 29	8 AM - 5 PM	WRA Videos	Education Center
Licensing Course Salesperson/Broker				
Professional Standards Mediation	May 2	9:30 AM - 12:30 PM	Lynn Cohen	Education Center
Broker Training: Contracts	May 6 & 13	8:30 AM - 5 PM	Marilyn Glazer	Education Center
Jump Start Orientation	May 8	8:30 AM - 4 PM	Marilyn Glazer	Education Center
Ethics Video Course	May 10	9 AM - 12 PM	Oliver Frascona	Board Room
Mold: What Consumers Must Know	May 20	9 AM - 12 PM	Larry Schwartz	Education Center
Ethics Video Course	May 20	1 - 4 PM	Oliver Frascona	Board Room
Retirement Planning for R.E. Pros	May 23	10 AM - 1 PM	Mark Tauber	Education Center
Jump Start Orientation	June 4	8:30 AM - 4 PM	Roxane Malo	Education Center
ABR Accredited Buyer Rep Course	June 5 & 6	8:30AM - 5 PM	Lynn Madison	Education Center
Palm OS <b>Tech Level 1</b>	June 7	10 AM - 12 PM	Steve Volkodav	Education Center
Palm OS <b>Tech Level 1</b>	June 13	10 AM - 12 PM	Steve Volkodav	Barrington Office
Palm OS <b>Tech Level 2</b>	June 21	10 AM - 12 PM	Steve Volkodav	Education Center
Palm OS <b>Tech Level 2</b>	June 27	10 AM - 12 PM	Steve Volkodav	Barrington Office
MS Word <b>Tech Level 1</b>	July 3	10 AM - 12 PM	Steve Volkodav	Education Center
Jump Start Orientation	July 10	8:30 AM - 4 PM	M.J. Sobota	Education Center
MS Word <b>Tech Level 1</b>	July 11	10 AM - 12 PM	Steve Volkodav	Barrington Office
ABR Innovative Marketing	July 12	8:30 AM - 5 PM	Lori Lasday Cox	Education Center
MS Word <b>Tech Level 2</b>	July 18	10 AM - 12 PM	Steve Volkodav	Education Center
MS Word <b>Tech Level 2</b>	July 25	10 AM - 12 PM	Steve Volkodav	Barrington Office
Jump Start Orientation	Aug 7	8:30 AM - 4 PM	Laurie Tierney	Education Center
ABR Relocation Course	Aug 8	8:30 AM - 5 PM	Lynn Madison	Education Center
Broker Training: Advanced Principles	Aug 19 & 26`	8:30 AM - 5 PM	Marilyn Glazer	Education Center
Jump Start Orientation	Sept 4	8:30 AM - 4 PM	M.J. Black	Education Center
Broker Training: Finance	Sept 9 & 23	8:30 AM - 5 PM	Marilyn Glazer	Education Center
ABR Accredited Buyer Rep Course	Sept 19 and 20	8:30 AM - 5 PM	Marcie Roggow	Education Center
<b>CE:</b> Case of Missing Disclosures	Oct 17	8 AM - 3 PM	Marcie Roggow	Education Center
<b>CE:</b> CORE A	Oct 18	8 - 11 AM	Marcie Roggow	Education Center
<b>CE:</b> CORE B	Oct 18	12 - 3 PM	Marcie Roggow	Education Center
Broker Training: Sales & Brokerage	Oct 21 & 28	8:30 AM - 5 PM	Marilyn Glazer	Education Center
Broker Training: Brokerage Adminis.	Nov 4 and 18	8:30 AM - 5 PM	Marilyn Glazer	Education Center
NAR Annual Conference	Nov 6 - 11			New Orleans
Broker Training: Contracts	Dec 9 & 16	8:30 AM - 5 PM	Marilyn Glazer	Education Center

# David Knox Marathon Returns to NSBAR on April 11

By popular demand, on **Thursday, April 11**, we will have our second David Knox Marathon at the NSBAR Northbrook office, 450 Skokie Blvd., Bldg 1200. *There will be a \$10 charge to attend any or all of the program modules at the marathon; i.e., you pay \$10 whether you watch all of the tapes that day or just one or two.* The program consists of 12 videotapes that range in length from 18 to 50 minutes. Please arrive on time and turn off your cell phone during the program. Advance registration is requested to 847-480-7177. Here is the program timing:

8:00 AM	Tape 1	Introduction to Prospecting Questioning & Motivation
8:45 AM	Tape 2	Telephone & Referral Prospecting
9:25 AM	Tape 3	Open Houses
9:50 AM	Tape 4	For Sale By Owners
10:30 AM	Tape 5	Expired Listings
10:50 AM	Tape 6	Seller Counseling
11:20 AM	Tape 7	Listing Presentation Closing the Seller
12:10 - 1:00 PM		Lunch Break
1:00 PM	Tape 8	Managing Resistance Commission Objections
2:00 PM	Tape 9	Pricing Presentation
2:40 PM	Tape 10	Buyer Counseling
3:15 PM	Tape 11	Showing Homes Closing the Buyer
4:00 PM	Tape 12	Presenting & Negotiating Purchase Agreements
4:45 PM		Program Concludes

**NORTH SHORE—BARRINGTON  
ASSOCIATION OF REALTORS®**

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