

# REALTOR® News

## April 2003

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## Home Renovation Project

The North Shore - Barrington Association of REALTORS® will participate with Christmas in April/Rebuilding Together to renovate a home in Morton Grove. Volunteers from NSBAR are needed to assist with the project, which will take place on Saturday, **April 26**, starting at **8:30 AM**. E-mail [terry@nsbar.org](mailto:terry@nsbar.org) if you can participate. Home address will be provided. Wear your painting clothes and help us improve a local resident's home.

## New Sales Contract Available

The new Multi-Board eight-page, larger-font, sales contract is now available for sale at the NSBAR office for \$0.35 each and \$35.00 per pack of 100 or can be filled out on-line at:

<http://www.nsbar.org/membersonly/residential.pdf>

The Amendment, Notice and Response Form is online at:

<http://www.nsbar.org/membersonly/amendment.pdf>

Notice of Inability to Satisfy Contingency Form is on-line only at:

<http://www.nsbar.org/membersonly/900notice.pdf>

A chart showing the changes in the contract is available at:

<http://www.nsbar.org/Contract%20Changes%20on%20web.htm>

## Your Association in Action



NSBAR President Terry Penza (above, left) was pleased to welcome Jeremy Conaway (at right in both photos) to the Chevy Chase Country Club on March 6. Photo at right shows Jeremy with NSBAR Chair Georgia Pierini and Director Michael Stern.



*Photos courtesy of Charles Barenbrugge.*

## April Deadline for Sales License Renewal

All licensed Illinois real estate salespersons must submit the proper fee and verify completion of the required continuing education hours to the Office of Banks and Real Estate by April 30, 2003. You don't need to submit evidence of completion of the education hours—your education provider does that for you. As long as you complete course work (take the course test) no later than April 30, you have fulfilled the requirement. Every year, some REALTORS® in northern Illinois lose their licenses because they don't complete the education hours. What a waste of a license!

# It's the Rule

Chief Operating Officer Terese (Terry) Penza, CAE, RCE, e-PRO

## New Sales Contract Available

The **Multi-Board Residential Real Estate Contract 3.0** is available in paper format of 8½ x 10 inches and 12/10 point type at the NSBAR Northbrook and Barrington offices, and is also available on-line at <http://www.nsbar.org/membersonly/residential.pdf>

The **Amendment, Notice and Response Form** can be found at <http://www.nsbar.org/membersonly/amendment.pdf>

Access both forms at [www.nsbar.org](http://www.nsbar.org) by clicking Member Logon, then entering your agent ID number and your social security number. **You must have Acrobat 5.0 to pull the sales contract from the web page.**

Lynn Madison has put together a chart of the contract changes, posted at <http://www.nsbar.org/Contract%20Changes%20on%20web.htm>

The biggest contract change for NSBAR members, which is explained in the chart, is that the acceptance date is no longer on the contract. With the previous contract, a seller could have been lulled into a false sense of security, thinking that an offer had to remain open during the time frame set forth in that paragraph, only to discover after “sitting on” the offer a while that the buyer withdrew the offer prior to acceptance and prior to the date and time set forth in paragraph 5 (as the buyer had the legal right to do).

## Isn't It Wonderful We Are Still in a Market of Multiple Offers!

The real estate market continues to surprise everyone. NAR announced a new home sales record in January—up 2.2% from the previous record set in January 2002. With low interest rates keeping demand high for both new and existing homes, there will be a chance for multiple offers. Details on how to handle multiple offers are at <http://www.nsbar.org/multipleoffers.htm>

The foundation for handling multiple offers continues to be **informed** choice. As the listing agent, you should review all the different ways the owner may choose to instruct their agent to proceed with multiple offers. Giving the owner the pros and cons of the situation lets the owner choose the best solution for him. Of course, the biggest problem with multiple offers is that only one buyer “wins.” Some have felt that if their offer was not selected, it automatically indicated that the offer was never presented. We have answered those concerns by placing at the end of the new contract a notation that the offer was presented but was rejected. This notation is on the last page, line 439:

This offer is rejected \_\_\_\_\_ 20\_\_\_\_\_  
(Seller initials) (Seller initials) (date)

Take the time to read and study the rules for multiple offers **before** you are in that situation.

## Procuring Cause

Once again, agents are stating that the rule for procuring cause is whoever signs the contract. **Not necessarily!** The procuring cause is still the person who initiates a continuous series of events that leads to a sale. As the 2003 amendment to Standard of Practice 16-13 states:

All dealings concerning property exclusively listed, or with buyer/tenants who are subject to an exclusive agreement shall be carried on with the client's agent or broker, and not with the client, except with the consent of the client's agent or broker or except where such dealings are initiated by the client.

Before providing substantive services (such as writing a purchase offer or presenting a CMA) to prospective purchasers, sellers, tenants or landlords (“prospects”), REALTORS® shall ask prospects whether they are a party to any exclusive representation agreement. REALTORS® shall not knowingly provide substantive services concerning a prospective transaction to prospects who are parties to exclusive representation agreements, except with the consent of the prospects' exclusive representatives or at the direction of prospects.

**But**, if the first agent never got around to explaining agency, if the first agent never gave Notice of Designated Agency, if the first agent never got around to explaining to the buyer that the buyer should never go off on their own to look at properties, then that first person does not deserve the commission. Agency notice serves a critical purpose, and is covered in both the Illinois License Law and the REALTOR® Code of Ethics!

Newly amended Standard of Practice 1-12 states that, when entering into listing contracts, REALTORS® must advise sellers/landlords of:

- 1) the REALTOR®'s company policies regarding cooperation and the amount(s) of any compensation that will be offered to subagents, buyer/tenant agents, and/or brokers acting in legally recognized non-agency capacities;
- 2) the fact that buyer/tenant agents or brokers, even if compensated by listing brokers, or by sellers/landlords may represent the interests of buyers/tenants; and
- 3) any potential for listing brokers to act as disclosed dual agents, e.g., buyer/tenant agents.

If you do not explain to the buyer “how things work” and how you are or are not going to represent them, then how can the buyer make an informed decision that he wants to work with you. Can a buyer fire the first agent? Well, how can the buyer fire the first agent if the first agent never explained the “rules” to the buyer?



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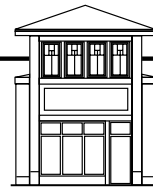


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# Education

Education Director Martha R. Williams, e-PRO

## CORE Classes on Saturdays

Saturday classes have been offered in Northbrook since January, and are becoming increasingly popular. In fact, the Saturday program for **April 12** will be expanded to two classes—**CORE A** will cover the License Law in the morning from **9 AM to noon**, and **CORE B** will cover Agency and Fair Housing in the afternoon from **1 to 4 PM**.

**CORE B** will be offered again on Saturday, **April 19**, from **9 AM to noon**. Marilyn Glazer will teach all of these classes.

Additional CORE classes will be taught in Northbrook on Friday, **April 11**, with Lynn Madison. **CORE A** will be held from **8:30-11:30 AM**, and **CORE B** will be held from **12:30-3:30 PM**. Elective classes will be held on **April 5, 17, and 28** in Northbrook, and on **April 18** in Barrington. See page 15 for class titles, times, instructors and locations.

## Need a License Renewal Form?

If you have misplaced your license renewal form, you can print a duplicate by going to [www.obre.state.il.us](http://www.obre.state.il.us) and clicking on Real Estate at the left of the screen, then Real Estate Forms. Postmark deadline is April 30, 2003.

## Ethics Video Class Dates

The Ethics video class will be offered in Northbrook from **9 AM to noon** on Friday, **April 4**, and from **1 to 4 PM** on Monday, **April 21**. This class does not offer C.E. credit, but does fulfill the NAR Ethics requirement.

## Our Students Tell Us . . .

*How to Evaluate Investment Real Estate* with Frank Bella on **March 12**: “Great class!” “Too much was given too fast! Needed more time to digest and incorporate.” “I did not think by looking at the title that this course was all about commercial properties.”

## Thirty-Eight Attend March 3 Jump Start

Thirty-eight new members attended the **March 3 Jump Start Orientation**. They were welcomed to the Board by Education Director Martha Williams, who also conducted the introduction to the Code of Ethics. “Meet the Pro” speaker was Marilyn Glazer and lunch sponsor was Scott MacClure of First Home Mortgage. Information Systems Director Steve Volkodav conducted the MLS training.



Thirty-two of the new members responded to a survey. Replies indicate that four are in the 20-30 age bracket, 13 are 31-40, 10 are 41-50, five are 51-60, two are 61-70 and one declined to answer. Twenty-two of the new members were born in the U.S., two were born in Iran, three in Russia, and other countries include Austria, Germany, Latvia, Romania, and Yugoslavia. Languages spoken in addition to English include Assyrian, Farsi, French, German, Latvian, Persian, Polish, Romanian, Russian, Serbian and Spanish.

All of the new members have attended college, with 27 earning a bachelor's degree; seven of those went on to a master's degree and one earned an MD. Their community activities (past and prospective) include religious (one is a minister), civic, political, and sports groups; park district; neighborhood and condo associations; PTA; real estate organizations, and various charities.

The new members want NSBAR to provide them with education, especially in tax and other legal issues, sales training, and networking opportunities. We plan to do all that—and more. Thanks for making the North Shore - Barrington Association of REALTORS® your Board of Choice!

## ABR Class Update

The next ABR elective class will be *Innovative Marketing*, which will be taught on **May 9** by Terry Watson. Registration fee is \$135 by May 2, and \$150 after that. Lynn Madison will teach the one-day ABR elective, *Successful Relocation Representation*, on August 22. Cost is \$135 by August 15; \$150 after that.

The next two-day *ABR Class* will be taught by Lynn Madison on **June 12 and 13**. Registration fee for that class, which will be held from **8:30 AM to 5 PM**, is \$250 by June 6, and \$275 after that.

Register on-line for any class at [www.nsbar.org](http://www.nsbar.org) or call Adrienne Bairstow at 847-480-7177.



## **NICAR Conference Held on February 27 in Des Plaines**

Attendees at the annual conference of the Northern Illinois Commercial Association of REALTORS® enjoyed a Downzoning Debate featuring (from left) Albert Hanna of Mid-North Financial Services, Inc., and Reuben Hedlund, former chair, Chicago Plan Commission. At right is moderator Tom Hayward of Bell, Boyd & Lloyd, LLC. Keynote speaker was Carl Tannenbaum, chief



economist for LaSalle Bank/ABN AMRO, shown in the photo at left, next to NSBAR member and conference participant Barbara Aquilino of Jean Wright Real Estate, Winnetka. Photos were taken by NSBAR Education Director Martha Williams.

## **Illinois License Law Reminder**

The Illinois Real Estate License Law provides, in Section 15-45:

(f) In the case of dual agency, each client and the licensee possess only actual knowledge and information. There shall be no imputation of knowledge or information among or between clients, brokers, or their affiliated licensees.

(g) In any transaction, a licensee may without liability withdraw from representing a client who has not consented to a disclosed dual agency. The withdrawal shall not prejudice the ability of the licensee to continue to represent the other client in the transaction or limit the licensee from representing the client in other transactions. When a withdrawal as contemplated in this subsection (f) occurs, the licensee shall not receive a referral fee for referring a client to another licensee unless written disclosure is made to both the withdrawing client and the client that continues to be represented by the licensee. [Emphasis added.]

## **WCR Lunch**

**Lunch Meeting.** The Women's Council of REALTORS® will meet **April 10** at the Five Seasons Country Club, 1300 Techny Road, Northbrook. Highland Park City Manager David Limardi and Evanston Assistant City Manager Judith Aiello will talk about their communities, both of which are experiencing fantastic housing booms. Networking is 11:30 AM. For lunch reservations at \$25/member and \$30/guest, contact Pat Ortseifen, [patricia@ortseifen.com](mailto:patricia@ortseifen.com) or 847-940-2753 no later than **April 4**.

## **REALTOR® Member Benefits**

Three publishers are REALTOR® VIP Alliance Program partners. Dearborn Real Estate Education Company/RECampus offers 20% off books; go to [www.recampusnar.com](http://www.recampusnar.com). RIS Media offers 40-55% off magazine subscriptions; call 1-800-724-6000 or visit [www.rismedia.com](http://www.rismedia.com). South-Western offers 25% off books; go to [www.real-estate.swcollege.com](http://www.real-estate.swcollege.com) and select "NAR Members" then enter used ID and password NAR20007, or call 1-800-842-3636.

**April 14 and 21  
8:30 AM - 5 PM**

**Brokerage  
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**3 Hours CORE C.E. Credit**

**Instructor:  
Marilyn Glazer, GRI, CRB**

**Tuition fee is \$155  
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in the Broker Training  
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ing 847-480-7177 or  
register on-line at  
[www.nsbar.org](http://www.nsbar.org).**

**Prefer home study? For  
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## **Taxation of Returned Commissions**

Sometimes a real estate broker will agree to give part of the commission back to the seller or the buyer in order to close the sale of a property. When this is done, the manner in which the transaction is structured will control whether or not the broker must include the entire commission in gross income or only the net commission. There is also an effect on the seller or the buyer of the property

### **Returning Part of the Commission to the Seller.**

Generally, when a real estate broker agrees to return part of the commission to the seller, this event should be structured simply as a reduced commission on the closing settlement statement. The broker recognizes only the reduced commission disbursed at closing, which should reflect only the net commission as per the closing settlement statement. There are no additional Form 1099 reporting requirements (over what is ordinarily required) in this case.

There will be additional reporting requirements if the reduced commission is not reflected on the closing statement, but is instead returned to the seller after closing occurs. In that case, the broker will include the full commission in income but will be entitled to an offsetting deductible expense for the amount of the commission that was returned to the seller. There are still no additional Form 1099 reporting requirements over what is otherwise required.

In either case, the seller should treat the returned commission as a reduction in the selling expenses when computing the gain or loss on the sale of the property. The buyer will be unaffected by this.

### **Returning Part of the Commission to the Buyer.**

Essentially, the same principles apply when returning part of the commission to the buyer. If the reduction of commission is shown on the closing settlement statement as a credit to the buyer's purchase price, only the net commission is recognized as taxable income by the broker. The seller is unaffected by this

and the buyer's tax basis in the property is reduced by the amount of the returned commission.

If, however, part of the commission is repaid to the buyer after closing, the broker will be required to include the full commission in income and will be entitled to a deductible expense for the returned commission. Again, the buyer must reduce the tax basis of the property by the commission amount repaid to him or her.

In either of these cases, the broker has no Form 1099 reporting requirements to the buyer. The receipt by the buyer of part of the commission is not considered income as long as the payment is in the nature of a reduced commission and not paid for another reason.

### **When Is Form 1099 Issued to a Salesperson?**

When a real estate salesperson works as an independent contractor rather than an employee of a brokerage company, the brokerage company may issue an annual Form 1099-MISC to the salesperson to report amounts paid to him or her.

When the broker agrees to return part of a commission to the buyer or the seller, and this has been structured as a reduced commission or as a credit on the closing statement, the 1099-MISC issued by the brokerage company to the salesperson should reflect only the net amount paid to the salesperson. This amount will be reported by the salesperson as gross income.

If, however, the broker receives the entire gross commission and then returns part to the seller or buyer, the gross amount is reported by the broker and the broker will be entitled to a corresponding deduction.

Due to the complexity of many types of real estate transactions, we recommend that you consult your tax advisor for guidance as to how these transactions may affect your specific situation.

*Michael Blanski, CPA,  
Graff, Ballauer, Blanski & Friedman, P.C.  
847-329-9091, ext. 305*

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Celebrity Millennium, Nov 30 - Dec 7, 2003.  
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# More REALTOR® News

## New Illinois Sales Record

IAR has announced that existing single-family home sales set a new annual record in 2002. A total of 113,613 existing single-family homes were sold last year across the state, up 6.5% from 106,710 sales in 2001. Existing single-family median home sales price rose 6.7% in 2002 to \$161,700, compared to \$151,500 in 2001.

In the Chicagoland Primary Metropolitan Statistical Area (PMSA), the median price of homes sold increased 8.7% to \$206,900 in 2002. For full statistics and a chart visit the IAR Web site at [www.illinoisrealtor.org](http://www.illinoisrealtor.org).

## Insurance News

**Health Insurance.** Mutual of Omaha is dropping its individual health insurance policies because of high costs, forcing 50,000 individuals and families to seek other health insurance.

If you are affected by this action, you may want to contact REGIT (the IAR-sponsored health insurance provider) to learn more about your options. REGIT's professional staff will review the options available to you, allowing you to review rates and benefits from approximately five different carriers. You can reach REGIT at 800-537-9786. *Source: Illinois Association of REALTORS®*

**Homeowner's Insurance.** The Comprehensive Loss Underwriting Exchange (CLUE) database details water, wind, or fire claims made on homes over the last five years. A spokesman for the company that manages the database has stated that 30 to 40% of residences nationwide have a rap sheet highlighting their losses. Insurers use these reports to identify properties with significant claims histories and then either boost their premiums or cancel the coverage altogether. Though real estate agents

criticize the reports for delaying escrow and making it more difficult for buyers to obtain insurance, carriers say buyers should use the information to rethink their purchase.

Homeowners can contact ChoicePoint to obtain a copy of their CLUE report, and buyers may want to make the sale contingent on their review of the seller's report. Go to <http://www.choicepoint.com>, then Industry Solutions, then Insurance, P&C Insurance Underwriting Services, then Underwriting Products, Historical Property Claims.

## Disciplinary Actions

The Office of Banks and Real Estate has issued the following disciplinary actions from the Real Estate Division.

### Barrington, November 14, 2002.

Dorota Ryszk's real estate salesperson's license was surrendered, canceled, and refused renewal for a period of two years for her failure to complete the continuing education requirements for which she was deficient for the 2001 renewal period.

### Chicago, November 21, 2002.

A real estate salesperson was placed on probation for a period of 18 months for failure to account for money coming into her possession that belonged to another, for failure to disclose compensation in writing, and for failure to notify the Office of Banks and Real Estate of a name change. During the probation, the licensee must insure that her managing/sponsoring broker submits quarterly reports detailing her level of real estate activity and she is prohibited from becoming licensed as a real estate broker. She must successfully complete, in the classroom, a 15-hour pre-license Advanced Principles 2000 course. In addition, a \$2,000 fine was assessed.

A real estate salesperson was reprimanded and additional education was required for failing to properly handle an escrow check tendered to him at a closing in his role as designated seller's agent.

A real estate broker was reprimanded and the continuing education exemption revoked for his failure to disburse earnest money after receiving written direction to release the funds. The broker must also successfully complete the pre-license broker courses, Broker Administration and Advanced Principles 2000, within 90 days from the date of the Consent Order.

A real estate salesperson was reprimanded and additional education required for procuring a tenant to rent property without proper authorization from the owner and for failing to secure the required, written dual-agency consent.

### Libertyville, November 21, 2002.

A real estate salesperson was reprimanded and additional education required for failing to serve the best interests of a buyer-client with regard to properties that salesperson also had an interest in as a prospective buyer.

### Downers Grove, December 18,

**2002.** A real estate broker's license was revoked for failure to deposit earnest money in a timely manner, for failure to provide all parties to a transaction with a copy of a contract, and for failure to provide the Office of Banks and Real Estate with requested documentation and information.

**Chicago, December 19, 2002.** A real estate broker's license was revoked for failing to timely deposit earnest money, disbursing earnest money without written authorization, disbursing earnest money to the broker's corporation, failing to maintain proper escrow records, and failing to timely produce records upon the Office of Banks and Real Estate's written request.

**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.

**2002-2003 Officers**

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**Education Administrator**, Adrienne Bairstow

**Director of Information Systems**

Steve Volkodav, e-PRO

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**Office Administrator**, Rachel Struchen

**Technical Support**, Mike Gazdzik

**Barrington Office**

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

**Accounting**, Kimberley Davis  
**Technical Advisor**, Alice Roth, GRI, CRB, e-PRO

# Welcome New Members

## New Members

**Sheila Adami**, Coldwell Banker M&M, Inc, 4632 Church St, Skokie

**Roman Anoufrieu**, MarketMax Realty, Inc, 1255 W Dundee Rd, Buffalo Grove

**Knute G. Axelson**, Axelson Realty LLC, 2040 Illinois Rd, Northbrook

**Erica Chedid**, Baird & Warner, 207 E Westminster Rd, Lake Forest

**Cindy Eich**, RE/MAX Unlimited Northwest, 1 First Bank Plaza Ste 103, Lake Zurich

**Hal J. Forsyth**, Century 21 Care Real Estate, 141A S. Northwest Hwy, Barrington

**Claudia Gaynor**, Coldwell Banker, 552 Lincoln Ave., Winnetka

**John Grant**, J. S. James & Co. Inc. Realtors®, 5041 Shoreline, Barrington

**Gary J. Gries**, C. M. Development, 725 Greenwood Ave, Wilmette

**Paul Grigoryev**, Coldwell Banker, 1420 Waukegan Rd, Glenview

**Jacquelyn Guest**, Barrington Realty Company, 145 W Main St, Barrington

**Tony Hebert**, Baird & Warner, 2926 Central St, Evanston

**Ira M. Holtzman**, Ira Holtzman, CPA & Assoc, 1307 Shermer, Northbrook

**Ki W. Jang**, Century 21 Frontier Realty, 3737 W Lawrence Ave, Chicago

**David Kassner**, Baird & Warner, 1900 Waukegan Rd, Glenview

**Eunsil Kim**, Century 21 Frontier Realty, 3737 W Lawrence Ave, Chicago

**Barbara Klein**, Koenig & Strey, Inc., 538 Chestnut St, Winnetka

**Stephen Klopfer**, Coldwell Banker, 740 Waukegan, Deerfield

**Natalia Komarovskaia**, Century 21 Sketch Book, 20 Northwest Hwy, Cary

**Linda Kuszak**, Baird & Warner, 714 Elm St, Winnetka

**Brian Larson**, Axelson Realty LLC, 2040 Illinois Rd, Northbrook

**Joanne Lee**, Coldwell Banker, 1330 Shermer Rd, Northbrook

**Marina Levin**, Koenig & Strey, Inc, 819 Waukegan Road, Northbrook

**Jack A. Lewitz**, Jack A Lewitz, 6942 N Kilpatrick, Lincolnwood

**Eugene Lichtenstein**, G & A Realty Inc, 2847 Pflingsten, Glenview

**Susan Mann**, North Shore Realty Partners, L, 1901 Raymond Dr Ste 17, Northbrook

**Sheryl Marsella**, RE/MAX of Barrington, 306 W Northwest Hwy, Barrington

**Tracy McBreen**, RE/MAX of Barrington, 306 W Northwest Hwy, Barrington

**M. J. McClure**, Mission Hills Realty, 1655 Mission Hills Rd, Northbrook

**M. Kathleen McDonald**, Transition Estate Management, 1406 Cleveland St, Evanston

**Molly McIntyre**, Mackinac Realtors Inc, PO Box 304, Kenilworth

**Allison Murphy**, Coldwell Banker, 280 Deerpath, Lake Forest

**Celeste Nicolas**, Central Home Realty, Inc., 7101 N Cicero Ave, Lincolnwood

**Randy Palmer**, Randy Palmer Appraisals, 435 Sundance Dr, Bartlett

**John Park**, Prudential Preferred Property, 1600 Orrington, Evanston

**Bruce W. Peterson**, Keller Williams Success Realty, 301 W Main, Barrington

**Azhar Pirzada**, Century 21 Marino, Inc, 5800 Dempster St, Morton Grove

**Lisa Plahutnik**, RE/MAX Unlimited Northwest, 1 First Bank Plaza Ste 103, Lake Zurich

**Cathie Powell**, Coldwell Banker, 280 Deerpath, Lake Forest

**Christos T. Prappas**, Century 21 Marino, Inc, 5800 Dempster St, Morton Grove

**Quan-Yin Quinn**, Prudential Preferred Property, 850 Green Bay Rd, Winnetka

**Barbara Rogalla**, Coldwell Banker, 740 Waukegan, Deerfield

**Scott Rose**, Coldwell Banker, 740 Waukegan, Deerfield

**Jackie Rowlette**, RE/MAX Unlimited Northwest, 1 First Bank Plaza Ste 103, Lake Zurich

**Marcin Rozowicz**, Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview

**Jerry Sacks**, Coldwell Banker, 640 Vernon Ave, Glencoe

# More Member News

**John Schwartz**, RE/MAX of

Barrington, 306 W Northwest Hwy,  
Barrington

**Dale Shea**, Koenig & Strey, Inc., 825 S  
Waukegan Rd, Lake Forest

**Marion Sherman**, Coldwell Banker,  
1893 Sheridan Rd, Highland Park

**Iлона Shumov**, RE/MAX United, 81-  
B S. Milwaukee, Wheeling

**Allison Silver**, Koenig & Strey, Inc.,  
800 Waukegan Rd, Deerfield

**Victoria Sintchouk**, Baird & Warner,  
2926 Central St, Evanston

**David R. Smith**, Baird & Warner,  
754 W. Northwest Hwy, Barrington

**Katie Spaniak**, Prudential Preferred  
Property, 3115 Dundee Rd,  
Northbrook

**Lili Srdjevic**, Koenig & Strey, Inc.,  
538 Chestnut St, Winnetka

**Julie Stone**, Baird & Warner,  
1920 Sheridan Rd, Highland Park

**Anne Tucker**, Koenig & Strey, Inc.,  
819 Waukegan Rd, Northbrook

**Wendy Tychman**, Prudential  
Preferred Property, 3115 Dundee Rd,  
Northbrook

**Renee F. Vansice**, Keller Williams  
Success Realty, 301 W Main, Barrington

**Assya Vareljan**, Koenig & Strey, Inc.,  
1009 Waukegan Rd, Glenview

**Juan M. Jansen Van Vuren**, Gerald  
Cote & Associates, 17 E Palatine Rd,  
Palatine

**Daniel R. Wagener**, Wagener  
Equities, Inc, 1840 Industrial Dr, Ste  
310, Libertyville

**Sally Walker**, Coldwell Banker,  
2929 Central St, Evanston

**Mark Wellington**, Manchester Realty,  
1319 Emerson, Evanston

**Gertraud Wolters**, Coldwell Banker,  
740 Waukegan, Deerfield

**Nasir Yaqoob**, RMC Realty Co,  
5227 Touhy Ave, Skokie

**Peter R. Zieba**, Century 21 Sketch  
Book, 20 Northwest Hwy., Cary

**Guenter Zuelow**, Prudential Preferred  
Property, 1890 First St, Highland Park

## New Offices

**Axelson Realty LLC**,  
2040 Illinois Road, Northbrook

**Steven Barrick**,  
14726 Caledonia Rd, Caledonia

**C. M. Development**, 725  
Greenwood Ave, Wilmette

**Loxia Hipsky**,  
28272 W Cuba Rd, Barrington

**Ira Holtzman, CPA & Associates**,  
1307 Shermer Rd, Northbrook

**Jack A. Lewitz**,  
6942 N Kilpatrick, Lincolnwood

**Jay C Realty, Inc.**,  
4652 Oakton, Skokie

**Randy Palmer Appraisals**,  
435 Sundance Dr, Bartlett

**Wagener Equities, Inc**,  
1840 Industrial Drive, Ste 310,  
Libertyville

## New Affiliate

**Michael Schmechtig**,  
Schmechtig Landscape Co,  
20860 W Indian Creek Rd, Mundelein

## Reinstatements

**Mae Javid Bayzaee**, RE/MAX  
North, 3100 Dundee Rd 915-916,  
Northbrook

**Diana Lopatinsky**, MarketMax  
Realty, Inc., 1255 W Dundee Rd,  
Buffalo Grove

**Laura Paz**, from Coldwell Banker,  
1508 Sherman Ave, Evanston

## Office Changes

**Cindy Eich** is now Managing Broker  
of RE/MAX Unlimited Northwest,  
Lake Zurich

**Dawn McAnaney** is now Broker  
Manager of Baird & Warner, Winnetka

**Michael A. Mazzei** is now Broker  
Manager of Koenig & Strey, Inc,  
Glenview

## In Memoriam

**Jane Beh Allen**, formerly with  
Quinlan and Tyson, Glenview,  
passed away March 8. Her mother and  
aunt were also REALTORS®.

## Number of Foreign-Born

The Census Bureau has announced  
that the foreign-born population of  
the United States is now 32.5  
million, which is about 11.5% of  
the total population.

Of the foreign-born population,  
52% were born in Latin America,  
26% were born in Asia, 14% were  
born in Europe and the remaining  
8% were born in other regions of  
the world, such as Africa and  
Oceania.

Among the foreign-born, nearly  
half entered the United States since  
1990, and about 43% live in cities.

## MEMBER BENEFIT REFERENCE INDEX

### Health Insurance

National Association of Self-Empl.

Ron Shapero 312-337-7133

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

847-434-1090

### Cellular Service & Smart Number

Autosonics

Michael Malanfani

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.nsb.org](http://www.nsb.org)

# More Member News

## Transfers

**Mildred Abonce**, from Coldwell Banker, 1508 Sherman Ave, Evanston to Baird & Warner, 2926 Central St, Evanston

**Monica Balder**, from Prudential Preferred Property, 3115 Dundee Road, Northbrook to Baird & Warner, 714 Elm St, Winnetka

**Lynn T. Barras**, from Prudential Preferred Property, 3115 Dundee Road, Northbrook to Baird & Warner, 714 Elm St, Winnetka

**Steven W. Barrick**, from Century 21 Care Real Estate, 141A S Northwest Hwy, Barrington to Steven Barrick, 14726 Caledonia Rd, Caledonia

**Jay Chandran**, from RE/MAX Alliance, 3321 Dempster, Skokie to Jay C Realty, Inc., 4652 Oakton, Skokie

**William Coduto**, from Prudential Preferred Property, 3115 Dundee Rd, Northbrook to Baird & Warner, 714 Elm St, Winnetka

**Anthony D'Costa**, from RE/MAX Villager, 1245 Waukegan Rd, Glenview to M-G-M Realty, Inc, 4023 Church St, Skokie

**Christa Donnelly**, from Coldwell Banker, 280 Deerpath, Lake Forest to Koenig & Strey, Inc, 825 S Waukegan Rd, Lake Forest

**Loxia Hipsky**, from Starck & Company, REALTORS®, 222 E Main St, Barrington to Loxia Hipsky, 28272 W Cuba Rd, Barrington

**Maria Krull**, from Realty One, Inc., 639 Division St, Barrington to Coldwell Banker, 303 E Main St #101, Barrington

**Ken Kurowski**, from Village Square GMAC Real Estate, 455 W Northwest Hwy, Barrington to Coldwell Banker, 303 E Main St #101, Barrington

**Cristina Loria**, from Prudential Preferred Property, 3115 Dundee Road, Northbrook to Baird & Warner, 714 Elm St, Winnetka

**Dawn McAnaney**, from Prudential Preferred Property, 3115 Dundee Rd, Northbrook to Baird & Warner, 714 Elm St, Winnetka

**Malvina Roytman**, from Koenig & Strey, Inc, 819 Waukegan Rd, Northbrook to Prime Realty Group, Inc, 9351 Milwaukee Ave, Niles

**Erika Scheibe**, from Coldwell Banker, 1508 Sherman Ave, Evanston to RMC Realty Co 5227 Touhy Ave, Skokie

**Aleksandr Shklovskiy**, Veracity Realty, from Prime Realty Group, Inc, 9351 Milwaukee Ave, Niles to Veracity Realty, 8707 Skokie Blvd #304, Skokie

**Julie Slutsky**, from Prudential Preferred Property, 3115 Dundee Rd, Northbrook to Baird & Warner, 714 Elm St, Winnetka

**Mila Tsarfis**, from Capital Realty, Inc, 1766 Hintz Rd, Wheeling to RE/MAX United, 81-B S. Milwaukee, Wheeling

## Terminations

**Grigori Berdichevsky**, Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield

**Nicholas Burbulis**, Nimrod Realty Group, Inc, 1761 Glenview Rd, Glenview

**Antonio A. Cadet**, Coldwell Banker M&M, 4632 Church St, Skokie

Stacie Cooch, Prudential Preferred Property, 1600 Orrington, Evanston

**Rose Chomiak**, Smart Realty, 460 Winnetka Ave, Winnetka

**Darwin Ellis**, A Professional Real Estate Inc, 157 Halsted St, Chicago Heights

**Judy Fiske**, Prairie Shore Properties, 2110 Central St, Evanston

**Harold C. Hayes**, A Professional Real Estate Inc, 157 Halsted St, Chicago Heights

**Lena Latin**, RE/MAX United, 81-B S Milwaukee, Wheeling

**Blair Thrush Lele** (secondary), Historic Lakefront Estates, 1228 Forest Ave, Evanston

**Janice McCall**, Smart Realty, 460 Winnetka Ave, Winnetka

**Lee Michalowski**, A Professional Real Estate Inc, 157 Halsted Street, Chicago Heights

**Rohi Moradi**, Coldwell Banker, 1420 Waukegan Rd, Glenview

**Kimberly Park**, Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview

**Rigoberto Rodriguez**, RE/MAX United, 81-B S Milwaukee, Wheeling

**Bernard Rothblatt**, Coldwell Banker M&M, 4632 Church St, Skokie

**Carol Lee Wax**, O T Pickell Builders, Inc, 2201 Waukegan Rd W285, Deerfield

## Terminated Office

**A Professional Real Estate Inc**, 157 Halsted St, Chicago Heights

## Corrections

**Florence Emling** is Broker of Rivers Edge Realty, LTD, 250 Parkway Dr Ste 150, Lincolnshire. The office name was incorrectly given in the March newsletter as Olivers Edge Realty.

In last month's *It's the Rule* column, the information on Office Exclusives/ Yard Signs should have stated, "It is illegal for the REALTOR® association to have a rule stipulating that you can or cannot advertise or place a sign in the yard." The word "REALTOR®" was inadvertently omitted. We apologize for any confusion.

## Classified

**Barrington Area.** Top RE/MAX luxury agent (one of top 75 in the country) seeks top experienced unlicensed assistant. Applicant must be a self-starter, experienced with Word, Excel, MLS, digital photography, brochures, mailings and advertising. Fax resume to 847-382-1456.

# NSBAR Education Cruise

## Departs November 30, 2003

This is the time to register for the first NSBAR Education Cruise. Visit fabulous ports, enjoy mild weather, and luxuriate in first-class accommodations, food, and amenities.

Call 847-480-7177 to reserve your Celebrity Millennium veranda cabin for two. Cost per person is \$1,245, which includes the cruise, all taxes and gratuities, and trip insurance. It even includes credit for up to 12 hours of continuing education, if you decide to make use of that opportunity. Your cruise will be an unforgettable experience. Call today to reserve you place.

### CRUISE SPECIFICATIONS

Millennium 7-Night Cruise of Eastern Caribbean  
 Leaving from Fort Lauderdale on November 30, 2003  
 Returning to Fort Lauderdale on December 7, 2003

DAY	PORTS OF CALL	ARRIVE	DEPART
Sunday	Fort Lauderdale, Florida		4:30 PM
Monday	at sea		
Tuesday	San Juan, Puerto Rico	1 pm	8 pm
Wednesday	Catalina Island, Dominican Republic	7 am	6 pm
Thursday	St. Thomas, U.S. Virgin Islands	8 am	6 pm
Friday	at sea		
Saturday	Nassau, Bahamas	Noon	6 pm
Sunday	Fort Lauderdale, Florida	7 am	

**ACCOMMODATIONS:** Category 2C Deluxe Ocean-View Stateroom with Veranda

**Stateroom:** 170 sq. ft with two convertible lower beds; floor-to-ceiling sliding glass doors; sitting area

**Veranda:** 38 sq. ft. with two deck chairs

**Included:** 20-inch multifunction, interactive television; direct-dial telephone and voice mail; individual safe; hair dryer; thermostat-controlled air conditioning; 100% cotton towels; complimentary use of bathrobes; complimentary 24-hour room service.

The Millennium is the newest ship of the premium Celebrity line. Join us for a luxury get-away!

### DO THE INSPECTORS YOU REFER PROVIDE THESE BENEFITS?

- Inspectors with 19 years of Architectural and Construction management experience
- Ability to communicate effectively and positively
- Provides a "Design Potential" review of the property
- Positive and Professional working relationships with Realtors



Call Architecturally Speaking Inspections  
 (773) 763-9844      [ASInspect@attbi.com](mailto:ASInspect@attbi.com)

Let us assist you in closing that deal!





## Tech Tips from Amy Chorew

Amy Chorew, associate of tech guru Matthew Ferrara, offers regular technology tips to members of the Real Estate Educators Association. Here are some recent ones.

**Missing Taskbar in Windows.** If your Taskbar is missing, move the mouse to the bottom of the screen until the mouse cursor looks like you're about to resize something. Stretch the Taskbar up, so that it is visible.

**Changing Which Program Opens Certain Files.** To select a certain program to open photo files or audio files, go to Windows Explorer and select Tools. Select Folder Options, then File Types. You should see a list of all file extensions and which program opens them. Highlight the file extension that you would like to change, then select Change. "Recommended programs" will appear and you can select the program of your choice.

**Want to Put Internet Explorer on Steroids?** Try this browser enhancement: <http://www.netcaptor.com/>

**How Does Your Cell Phone Rate on the Radiation Chart?** Go to this Web page: <http://electronics.cnet.com/electronics/0-20662189.html?tag=cl>

**Do Not Print in Excel.** Have you ever wanted to print an Excel document, but wish you could "hide" certain sensitive information? You can if you highlight the column that you do not wish to print, right click, and select Hide.

**Send for Review in Word.** If you need to distribute a document for edits and comments and you want Word to track the changes, use the Send for Review feature. Click File, then Send to, then Mail Recipient (for Review). When reviewers use the Reply with Changes option, the file comes back to you, and Word prompts you to merge the documents, at which point you see all of the changes that your reviewers have made.

**Follow Up in Top Producer.** An easy process to set a call date, write notes and send a letter or e-mail is called Follow-Up Circuit and is located on the Contact Record on the bottom as an Action button. Agents wanted an easy way to set a call-back date, write notes and fire off a note or e-mail. Top Producer incorporated all of these into the Contact Record for easy contact management.

**Cool Web Site.** Visit [audible.com](http://audible.com) and you can download books, magazines and more. There is a small monthly fee, but if you spend a lot of time in your car or on the road, [audible.com](http://audible.com) is worth checking out to enhance your drive time: <http://www.audible.com/adbl/store/welcome.jsp>

**The Name Says It All!** <http://www.refdesk.com/>

## Can't Go Back in Internet

**Explorer?** Have you ever been to a site and wanted to return to the previous page, but nothing happened when you hit the Back button? This is not the browser's fault; it is caused by the Web designer of the site you're on. Some sites put a "lock" on your Back button to encourage you to stay. To avoid this, left click on the Back button and select the previous site from the dropdown list. And don't forget to drop an e-mail to the Webmaster, announcing that you don't like being "trapped"!

## Tech Classes in April

**Palm Level 1.** Learn the basic of the Palm OS, how to write graffiti, add contacts, make appointments, create to do's and much more. This class will be taught in **Barrington** on **April 4**, 1-3PM, and in **Northbrook** on **April 8**, from 1-3PM.

**Palm Level 2.** Learn shortcuts, how to archive data, HotSync shortcuts and all about third party software to load on your Palm to make you more productive and amaze your clients. This class will be taught in **Barrington** on **April 11**, 1-3PM, and in **Northbrook** on **April 18**, 1-3PM.

To register for a class, contact Steve Volkodav at [steve@nsbar.org](mailto:steve@nsbar.org) or 847-480-7177. Cost of each class is \$50, which can be billed to your member account.

## Tech Classes in May

**Microsoft Word 2000 Level 1** – Learn the basics of Word, toolbars, formatting, entering and editing text, saving files, moving sentences and paragraphs, inserting graphics and more.

Class will be taught in **Barrington** on **May 6**, 1-4PM, and in **Northbrook** on **May 8**, 1-4PM.

**Microsoft Word 2000 Level 2** – Learn how to manipulate character formats, margins, indents, tabs, mail merges, adding hyperlinks and much more.

Class will be taught in **Barrington** on **May 2**, 1-4PM, and in **Northbrook** on **May 23**, 1-4PM.

To register for a class, contact Steve Volkodav at [steve@nsbar.org](mailto:steve@nsbar.org) or 847-480-7177. Cost of each class is \$50, which can be billed to your member account.

# More REALTOR® News

## Have You Ordered Your Free REALTOR® Pin Yet?

Imagine you see two glasses of colas—side by side. How can you tell which one is Brand A and which one is Brand B? If you don't know which brand of running shoe you have on, can you really tell one brand from another?

Now put yourself in the shoes of your potential homebuyers and sellers and think how they can tell whether you're a REALTOR® or not. Surprisingly, a large number of members are not utilizing the very symbol that can help identify, separate and distinguish you from licensees— your REALTOR® logo and name.

The new REALTOR® Pride Campaign is helping to change all that. Since its launch on February 25, REALTORS® and REALTOR® Associations are ordering materials, getting involved and, best of all, more of you are identifying yourselves as REALTORS®. By telling and showing your clients that you are a REALTOR®, you are taking advantage of the strong public perception of the REALTOR® name.

Research shows that consumers believe, within the world of real estate, that the REALTOR® status is a higher level of professional. Members of the NATIONAL ASSOCIATION OF REALTORS® are living, breathing, walking and talking representatives of the REALTOR® designation.

There are lots of ways you can implement a personal identification campaign incorporating the three simple elements of the theme line: "Tell them. Show them. Wear your REALTOR® pin with pride."

**Tell them.** Introduce yourself as a REALTOR® to your clients and potential clients.

**Show them.** Feature the REALTOR® logo on your business cards, stationery, signage and in your listing presentations. Consider introducing yourself as a REALTOR® instead of as an agent or sales associate.

**Wear your REALTOR® pin with pride.** It's arguably the easiest way to identify your status and represent the professionalism and results-driven experience homebuyers and sellers want.

Be sure to take advantage of the free REALTOR® pin offer going on now. In the first two weeks of the promotion, more than 14,000 REALTORS® took advantage of it. Request your REALTOR® pin today at [www.pride.realtor.org](http://www.pride.realtor.org) or click on the REALTOR® pin banner ad on the front of [www.REALTOR.org](http://www.REALTOR.org). Both residential and commercial pins are available, but the offer runs out on April 30 or when the 50,000-pin supply is exhausted, whichever comes first. *Source: REALTOR® Magazine Online*

## ***This is a new age for managers! Are you prepared?***

***Managers' Workshops***  
***A Series of four workshops open to anyone who is a manager or who is thinking of becoming a manager.***

### ***April 10***

***Managing in the 21st Century***  
June Slusser, Coldwell Banker manager from Atlanta, Georgia, will tell you how she took over an office and doubled production in less than 12 months. **11 AM start time.**

### ***April 16***

***How to Be a Coach***  
Coaching is the mainstay of today's manager's training toolkit. Wayne Paprocki will tell you how to be an effective coach. **9 AM start time.**

### ***April 23***

***How to Write a Business Plan***  
Sharon Downey, CRB, will show you how to write a plan that will benefit you, your office, and your agents. **10:30 AM start time.**

### ***May 8 New Agent Panel***

A panel of newer agents will trade experiences and tell us, "What I want from a manager." **9 AM start time.**

**Cost:** \$15 per session or \$50 for the entire package.

**Location:** NSBAR Classroom, 450 Skokie Blvd, Bldg 1200, Northbrook

**Call 847-480-7177 to reserve your place!**

# April Birthdays

<b>1</b> Eileen Cullum George Biederman Patricia D. Wargowski Sandra Pietkiewicz Sue Ahn Sung J. Song	<b>7</b> Carol A. Bild G. Patricia Hupperich Gretchen Brewster Jody K. Hillger Michael Fuller Roni Fayette Taylor R. Lindstrom Walter R Servos	<b>14</b> John Graf Natalya S. Gorodetsky Trudy Unger <b>15</b> Daniel Scott Deborah Gross Nick Paraskevopoulos Paul D. Speer Jr Sam Wallach Scott Koltz Sylvia Kovitz <b>16</b> C. Matrona Malik Joseph D. Cavolick Judith M. Bergstrom Lisa Kerr Mathew Varghese Scott E. Brown <b>17</b> Dean Pappas Jack Trilisky Kathy Berggren Mary Jane Alagheband Roberta Berk Strom Rose M. Brugioni Sheryl Fitzgerald <b>18</b> Jacqueline Klein James C Choi Joann LaPorte Joanne Pappas Siapkarris Judy A. Kulchawik Lyn Mathews Stacy Raven Susan Ringel Segal <b>19</b> Barbara Koch Darleen Hollender Stuart T. Adler <b>20</b> Allyn W Rawling Derek L. Eovaldi Jeffrey Klaus John P Schermerhorn Joyce Z Gallo Tatyana Sukhman	<b>21</b> Deborah O. Ogunro Esther Erickson Eugene Lang Helen S. Panje Linda M. Biondi Nina Mitkevick Susan Levine <b>22</b> Jadwiga Wezio Marlene Samson Robert J. Witt <b>23</b> Beverly Bedoe Brian Jessen Ellen Wolf Karen Ben Ezra Marilyn Lyons Natalia Gvozdeva Phyllis Kogen Rachel M. Miller <b>24</b> Donald Price Donna E. Hardy Maria Passaro Robin Bentley-Gold <b>25</b> Elizabeth Keepper Mary Lou Hollocker Nancy Gibson Patricia Strong Sam Borek Sybil Rosenstein <b>26</b> Christine Drimalla John Barney John L. Krifka Mary Jane Ratty Rae H. Kendrick Sophia Levy <b>27</b> Beverly J. Beucher Ed Watts Lynne Heidt Marian Strauss Ronald Killebrew	<b>28</b> Garrat Van Wagenen James Clark Karen J. Goldberg Midge Powell Patti S. Johnson Peter J. Hupperich <b>29</b> Dan Kvistad Deborah Phillips Galina Iklov Gwen Hartsell Martin Kong Nancy Taylor <b>30</b> Marge Steineke Mary Anne Havey
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## April Meetings

(Meeting updates? MailTo:martha@nsbar.org)

WCR BOD Meeting	April 3	3-4:30PM	Board Room, Northbrook
Political and Community Affairs Committee	April 8	9-10:30 AM	Board Room, Northbrook
Managing in the 21st Century	April 10	11 AM	Classroom, Northbrook
WCR Lunch	April 10	11:30AM-2PM	Five Seasons Country Club, Northbrook
How to Be a Coach	April 16	9 AM	Classroom, Northbrook
Computer Club	April 17	9-10:30AM	Classroom, Northbrook
How to Write a Business Plan	April 23	10:30 AM	Classroom, Northbrook
NSBAR BOD Meeting	April 30	12:30-3:30PM	Classroom, Northbrook

# Education / Event Update

\* Indicates Saturday class.

Updated March 12, 2003

Class	Date	Start/End	Speaker	Location
<b>Top Producer Training</b>	April 1	9AM-4PM	Tom Byers	Northbrook Classroom
<b>CE: Are You the Weakest Link? Risk Reduction</b>	April 5 *	9AM-12PM	Marilyn Glazer	Northbrook Classroom
<b>Jump Start New Member Orientation</b>	April 7	8:30AM-4PM	M.J. Sobota	Northbrook Classroom
<b>CE: CORE A License Law/Escrow</b>	April 11	8:30-11:30AM	Lynn Madison	Northbrook Classroom
<b>CE: CORE B Agency/Fair Housing</b>	April 11	12:30-3:30PM	Lynn Madison	Northbrook Classroom
<b>CE: CORE A License Law/Escrow</b>	April 12*	9:00AM-12:00PM	Marilyn Glazer	Northbrook Classroom
<b>CE: CORE B Agency/Fair Housing</b>	April 12*	1:00-4:00PM	Marilyn Glazer	Northbrook Classroom
<b>Broker Training: Brokerage Adminis.</b>	April 14, 21	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>CE: Ethics Check-up on Articles 1&amp;2</b>	April 17	8:30-11:30AM	Kerry Kidwell	Northbrook Classroom
<b>CE: Risk Reduction &amp; Technology Use</b>	April 17	12:30-3:30PM	Kerry Kidwell	Northbrook Classroom
<b>CE: Disclose! Disclose! Disclose!</b>	April 18	9:30AM-12:30PM	Kerry Kidwell	Barrington Area Library
<b>CE: Advertising &amp; the Real Estate Agent</b>	April 18	1:30-4:40PM	Kerry Kidwell	Barrington Area Library
<b>CE: CORE B Agency/Fair Housing</b>	April 19*	1:00-4:00PM	Marilyn Glazer	Northbrook Classroom
<b>CE: Using Tech. to Better Serve Consumers</b>	April 28	8:30-11:30AM	Bill Schiller	Northbrook Classroom
<b>CE: Consumer-Centric R.E. Web Sites</b>	April 28	12:30-3:30PM	Bill Schiller	Northbrook Classroom
<b>Real Estate Prof. Assistant Class</b>	April 24,25	8:30AM-5PM	Kerry Kidwell	Northbrook Classroom
<b>C-CREC: Consumer-Certified</b>				
<b>Real Estate Consultant</b>	May 1, 2	8:30AM-5PM	Julie Garton-Good	Northbrook Classroom
IAR Spring Conference	May 1, 2			Collinsville, IL
<b>Jump Start New Member Orientation</b>	May 5	8:30AM-4PM	Marsha Schwartz	Northbrook Classroom
<b>ABR Innovative Marketing</b>	May 9	8:30AM-4PM	Terry Watson	Northbrook Classroom
<b>Broker Training: Contracts</b>	May 12, 19	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>Jump Start New Member Orientation</b>	June 2	8:30AM-4PM	Allyson Hoffman	Northbrook Classroom
<b>ABR Accredited Buyer Representative</b>	June 12, 13	8:30AM-5PM	Lynn Madison	Northbrook Classroom
<b>Senior Real Estate Specialist</b>	June 26, 27	8:30AM-5PM	Terry Watson	Northbrook Classroom
<b>Jump Start New Member Orientation</b>	July 7	8:30AM-4PM		Northbrook Classroom
<b>Real Estate Prof. Assistant Class</b>	July 10, 11	8:30AM-5PM	Kerry Kidwell	Northbrook Classroom
<b>Jump Start New Member Orientation</b>	Aug 4	8:30AM-4PM	Marti Kuehn	Northbrook Classroom
<b>Broker Training: Adv. Principles</b>	Aug 11, 25	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>Wonderful Wisconsin Weekend</b>	Aug 15, 18	8:30 AM-5PM	WRA Video Course	Northbrook Classroom
<b>ABR Relocation Class</b>	Aug 22	8:30AM-4PM	Lynn Madison	Northbrook Classroom
<b>Jump Start New Member Orientation</b>	Sept 8	8:30AM-4PM		Northbrook Classroom
<b>Broker Training: Finance</b>	Sept 15, 22	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>CRS 202: Effective Buyer Sales Strategies</b>	Sept 18, 19	8:30AM-5PM	Gee Dunsten	Northbrook Classroom
<b>Annual Installation/Awards Lunch</b>	Sept 24	1:30-4PM		Chevy Chase C.C.
<b>IAR Annual Meeting</b>	Oct 1-3			Hyatt Regency O'Hare, Rosemont, IL
<b>ABR Accredited Buyer Representative</b>	Oct 9, 10	8:30AM-5PM	Marcie Roggow	Northbrook Classroom
<b>ABR-M ABR Manager's Course</b>	Oct 11	8:30AM-5PM	Marcie Roggow	Northbrook Classroom
<b>Broker Training: Sales &amp; Brokerage</b>	Oct 13, 20	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>C-CREC: Consumer-Certified</b>				
<b>Real Estate Consultant</b>	Oct 16, 17	8:30AM-5PM	Julie Garton-Good	Northbrook Classroom
<b>Senior Real Estate Specialist</b>	Oct 23, 24	8:30AM-5PM	Terry Watson	Northbrook Classroom
NAR Annual Conference	Nov 5-11			San Francisco, CA
<b>Wonderful Wisconsin Weekend</b>	Nov 7, 10	8:30 AM-5PM	WRA Video Course	Northbrook Classroom
<b>Broker Training: Brokerage Adminis.</b>	Nov 17, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>CE: CORE A License Law/Escrow</b>	Nov 21	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
<b>CE: CORE B Agency/Fair Housing</b>	Nov 21	12:30-3:30pm	Marilyn Glazer	Northbrook Classroom
<b>Broker Training: Contracts</b>	Dec 8, 15	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>CE: CORE A License Law/Escrow</b>	Dec 12	9:30AM-12:30PM	Marilyn Glazer	Barrington TBA
<b>CE: CORE B Agency/Fair Housing</b>	Dec 12	1:30-4:30PM	Marilyn Glazer	Barrington TBA
<b>CE: Elective TBA</b>	Dec 19	8:30-11:30AM		Northbrook Classroom
<b>CE: Elective TBA</b>	Dec 19	12:30-3:30PM		Northbrook Classroom

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

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