

REALTOR® News

Report from Springfield

In February, NSBAR members joined REALTORS® from around the state in Springfield to meet their legislators and discuss issues vital to the future of the real estate business. As IAR Government Affairs Director Greg St. Aubin related, lawmakers like to hear stories about how a bill truly affects a REALTOR® or homeowner in his/her daily life. In the legislature's most recent two-year cycle, St. Aubin and Assistant Director Julie Sullivan reviewed over 10,000 bills that were introduced (a record). Photos of NSBAR participants in the Springfield visits are on page 11.

News from Springfield	1
NSBAR Congratulates . . .	
It's the Rule	2
No More Grandfathering?	
Glenview Gets New Zip Code	
March Election	
Independent Contractor	
OBRE Disciplinary Actions	
REALTOR® News	3
Suburban Sales Up	
Tax-Exempt Investors	
Michigan: New Law to Clear Titles	
Commercial Program	
Square Footage	
Education	4
Ethics Countdown Underway!	
Free Ethics in Barrington/	
Northbrook	
GRI Achievements	
Star Track	
ABR Class Update	
Guest Column	6
Niche Marketing Versus Farming	
More REALTOR® News	7
Home Ownership Highest Ever	
Record U.S. Wealth	
2004 RCA Guide Available	
5.5 Million Visitors to Realtor.com	
Wisconsin Sales Record	
Do-Not-Call Violations	
Welcome New Members	8
More Member News	9
Transfers/Reinstatements	
More Member News	10
Terminations	
Trip to Spain for REALTORS®/Guests	
More REALTOR® News	11
Steve's Street	12
March Birthdays	14
Education/Event Update	15
WCR North Shore Chapter	16

Three REALTOR® initiatives were approved recently in Senate committees.

1. Senate Bill 2635 (Link) was approved unanimously in the Senate Revenue Committee; the bill establishes additional notice, disclosure and hearing requirements regarding Special Service Areas.
2. Senate Bill 3150 (Sandoval) was approved unanimously in the Senate Executive Committee. It creates the Residential Inspection Ordinance Act to establish certain restrictions and requirements regarding municipal ordinances that impose an inspection requirement for owner occupied and rental housing.
3. Senate Bill 2887 (Munoz) was approved unanimously in the Senate Licensed Activities Committee. **The bill increases the continuing education requirement for real estate brokers from 12 to 18 hours; requires all real estate brokers to take a 6-hour broker management course and eliminates the continuing education grandfather clause.**

IAR is active in proposing legislation to enhance the practice of real estate, including changes to the Real Estate License Act, such as the one noted above. See a summary of recent recommendations passed by the IAR Board of Directors on page 2.

Read the IAR Housing Policy by going to www.illinoisrealtor.org. Copies are also available at the Northbrook and Barrington offices. According to St. Aubin, it is "a comprehensive blueprint of how IAR proposes to address housing needs" and it will "enable us to become proactive in housing policy development."

North Shore - Barrington
Association of REALTORS®

NSBAR Congratulates . . .

IAR President's Club recipients Karen R. Arenson (Platinum Award) and Susan C. McKenna (Pearl Award). Newest ABRs (Accredited Buyer Representatives) are Marie A. Colette, Robin Depeder, Arla K. Lerman, Jackie Mack, Judy Pitek, Kristen M. Rowe. See the list of our newest GRIs on page 4. Congratulations to all of you for your perseverance. You were willing to take the time to advance your careers—and your profession.





No More Grandfathering? Major Changes for Licensed Brokers

On March 1 the IAR Board of Directors approved recommendations to the state legislature that potentially effect thousands of licensed real estate brokers. The recommendations below require passage of legislation by the Illinois General Assembly. Read the full list of IAR motions at www.illinoisrealtor.org in the Members Only section. The legislature is being asked to:

- Eliminate the grandfather clause under the existing Real Estate License Act, which exempts those who were licensed prior to 1977 from continuing education requirements.
- Amend the license law to expand the continuing education hours for brokers to 18 hours in a pre-renewal period, and require that six of those hours be a specifically developed mandatory education course on broker management.
- Amend the license law to allow those holding a broker's license to voluntarily revert to salesperson license status in lieu of taking the 18-hour continuing education requirement.
- Require all new broker licensees to complete the six-hour broker management course within six months of initial licensure and require all other broker licensees to complete the six-hour broker management course during the pre-renewal period.
- Amend the Real Estate License Act to provide for a private right of action against persons who engage in the unlicensed practice of real estate.
- Change rules as necessary to provide that, with respect to the "owner/employee" exemption in the Real Estate License Act, the definition of "regular employee" does not include persons who are paid on a commission or part-time basis by the owner of the real estate company that employs them. (IAR, 3/01/04)

Glenview Gets New Zip Code

Glenview will be assigned a second zip code, 60026, as of July 1, 2004. The proposed boundaries for the new zip code will be the northwest section of Glenview. The boundary parallels the Metra tracks down to Lake Avenue and then proceeds west on Lake Avenue until it reaches the intersection of the C&NW tracks. At that point, it follows the tracks south down through Glenview.

March Election

NSBAR sent a letter to homeowners in Highwood supporting the proposed increase in sales tax. We also sent a letter to homeowners in Wilmette opposing the proposed increase of transfer tax.

Independent Contractor

"Independent contractor" is a tax term, not a way of life! Being classified for tax purposes as an independent contractor does not mean that you can do anything you wish. It is your sponsoring broker who is responsible for establishing policies and procedures within the office. After all, it is your broker's obligation to make sure you conduct business in compliance with the Illinois Real Estate Licensing Act.

OBRE Disciplinary Actions

Below are recent disciplinary actions taken by the Office of Banks and Real Estate (OBRE), the state of Illinois' licensing and regulatory arm for real estate professions. Names have been withheld for this publication, but all OBRE disciplines are matters of public record.

- A broker was reprimanded and fined \$2,500 for failing to deposit earnest money the next business day following the transaction and disbursing earnest money without obtaining written authorization from all parties.
- Several real estate salespersons were refused renewal for failure to satisfy Illinois tax liabilities.
- A broker was reprimanded and extra education was required for failure to maintain and deposit in a special account, separate and apart from personal and other business accounts, all escrow monies belonging to others.
- A broker's license was revoked for a minimum 10 years as a result of respondent being indicted for making false statements to the Department of Housing and Urban Development and for a mail fraud conviction.
- A real estate salesperson was reprimanded and respondent was assessed a fine for engaging in the unlicensed practice of real estate.
- A certified residential appraiser was reprimanded and respondent was fined for writing a misleading appraisal report with respect to zoning of the subject property, sales history of the subject property and for failing to include information that the property was located in a Historical District and consequently omitting the impact that would have on the valuation.

Suburban Sales Up; Chicago Sales Decline

New home sales in the city of Chicago declined slightly in 2003, while new home sales in the suburbs rose, according to housing consultant Tracy Cross & Associates Inc., Schaumburg.

There were 3,303 new units sold in the city last year, a decline of 3.7 percent from 2002. In the suburbs, 24,166 new homes were sold in 2003, up 4.2 percent from the previous year. Sales were especially strong in the southwestern suburbs, where sales rose about 15 percent to 6,722 units. More available, lower priced land made the southwest area particularly attractive to builders. The average selling price for a new home there was \$208,391.

Cross thinks the drop in city sales can be attributed, in part, to high prices, with few units costing under \$300,000. Cross says developers have to keep unit costs high in order to cover rising land prices.

Source: Jane Adler for REALTOR® Magazine Online

Tax-Exempt Investors Plan to Boost Holdings

A survey by Kingsley Associates and Institutional Real Estate Inc. has found that large tax-exempt investors plan to boost investments in commercial real estate to their highest level in five years.

These investors range from endowments to foundations to pension funds. Together, they are projected to invest approximately \$44 billion of new funds into properties and real-estate securities such as REITs this year alone. That is a 30% increase from the \$34 billion

they projected investing a year ago.

Industrial real estate ranked first on the list of most desirable properties, followed by retail properties, office complexes, and multi-family housing. Jim Woidat, a principal at Kingsley Associates, says the fact that tax-exempt investors continue to acquire property assets, even as the stock market is climbing, "shows that real estate [has] proved its role in the portfolio."

Overall, the study shows that respondents expect real-estate returns to dip to 8 percent this year from 8.5 percent in 2003 due mainly to investors simply being more realistic about the environment in which they are operating. *Source: Ray A. Smith, Wall Street Journal 03/03/04*

Michigan: New Law to Clear Property Titles

A new Michigan law speeds the process to clear titles on abandoned properties. The Land Bank Fast Track Authority legislation gives the state, counties, and large cities power to create land banks of abandoned properties. Once a property has been added to the land bank, the government can take steps to clear the title so the abandoned property can be sold for redevelopment.

"This should speed up property sales," said Nick Infante, director of public policy at the Michigan Association of REALTORS®, which supported the legislation. Infante estimates that 70,000 properties in Detroit have been abandoned and have unclear ownership. *Source: Jane Adler for REALTOR® Magazine Online*

Commercial Program

The NSBAR Commercial Real Estate Practice Certificate program, a series of five classes, is underway. In response to demand, the first class, *Introduction to Commercial Investment Real Estate*, will be offered again **April 8, 10AM-1PM**. Instructor will be Charles Wiercinski. The second class, *Commercial Real Estate Finance*, is available for home study. *How to Analyze Leasing Alternatives* will be taught by Frank Bella on April 12. Completion of all five classes (classroom or home study) earns the NSBAR Commercial Real Estate Practice Certificate. Call 847-480-7177 for reservations or home study info.

Square Footage

The American National Standards Institute (ANSI) has developed the standard for calculation and reporting of above-grade and below-grade square footage. The 11-page booklet is available for viewing at the Northbrook office or you may contact the National Home Builders Research Center at 800-638-8556 to order a copy.

April 19 and 26
8:30 AM - 5 PM

Brokerage Administration Broker Training Class

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

Instructor:
Marilyn Glazer, GRI, CRS, CRB

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

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



Ethics Countdown Underway!

Every REALTOR® is required to complete a 2.5-hour Ethics class by Dec 31, 2004. Every NSBAR member will receive a postcard in May, indicating whether or not NSBAR has recorded attendance at an Ethics class for them. If your record appears inaccurate, call us at 847-480-7177. Note: If you took an Ethics class from someone other than NSBAR, fax a document acknowledging your participation in the class to 847-480-7362.

Free Ethics in Barrington/Northbrook

The Ethics video class will be offered from **9 AM to 12 PM** on Friday, **April 9** and from **1 to 4 PM** on Monday, **April 19**. There is no charge to attend this program, which fulfills the NAR Ethics requirement. Call 847-480-7177 to reserve your place.

GRI Achievements

The prestigious GRI (Graduate, REALTOR® Institute) designation has been earned by: Mari Bertog, Yelena Bondar, Barbara Brookshire, Michael Cell, John Cessna, Kathleen Johnson, Alla Kimbarovsky, Lynda Murray, Josephine Vorda, Cynthia Walters, Pauline Wehr and Nancy Young. Earning the GRI requires completion of three courses—90 total hours of coursework. Congratulations to all!

Some NSBAR members are partway to completing the GRI requirements. The first GRI course has been completed by Jennifer Black, Janet Keller, Elizabeth Kohler and Vijantika Patel. Course 2 has been completed by Nadia Appel, Karen Arenson, Mary Burke, Laurie Baker Foster, Claudia Gaynor, Ron Hart, Kelley Hughes, Paula Joyce, Debra Ann Kruger, Suzanne Luby, Alan Lurie, Sandra Lynch, Christina Marino, Nirmin Mehdi, Lori Neuschel, Ian Robinson, Gene Schuster, Susan Strange and Virginia Trux Thomas. Good work!

Star Track March 1

Thirty-two new members at the **March 1 Star Track Orientation** were welcomed to the Board by Education Director Martha Williams and introduced to the NAR Code of Ethics. MLS training was conducted by NSBAR Director of Information Systems Steve Volkodav. Meet the Pro speaker was Margie Brooks and lunch sponsor was The Home Team Inspection Service.

All 32 of the new members completed a survey indicating that four are in the 20-30 age bracket, nine are 31-40, ten are 41-50, seven are 51-60, one is 61-70, and one declined to answer. Twenty-three were born in the U.S., four were born in Russia, others were born in Bosnia, Germany, Haiti and Korea, and one declined to answer.

The new members have degrees in subjects ranging from finance and computer science to nursing, marketing, economics, psychology and law. One is a third-generation REALTOR®! They are active in various religious and civic organizations, Junior League, sports, park district, PTO, gardening clubs and chamber of commerce, though some of them still haven't determined how they can best serve their local communities.

The new members are looking to NSBAR for a wide variety of programs, products, phone assistance, emails of upcoming C.E. classes, information on how to set up an office, and networking opportunities, especially for commercial properties.

Welcome to the North Shore - Barrington Association of REALTORS® to all of you!

ABR Class Update

The next two-day **Accredited Buyer Representative** class will be taught by Kerry Kidwell on **April 22 and 23, 8:30 AM to 5 PM**. The class offers three CORE and three elective hours of C.E. credit (six hours altogether). Cost is \$325 if you register by April 16, and \$375 for late registration.

The two-day **Accredited Buyer Representative** class also will be taught by Lynn Madison on **June 28 and 29, 8:30 AM to 5 PM**. Cost is \$325 for registration by June 21; \$375 for late registration.

Lynn Madison will teach a one-day ABR elective class on **Aug 20, 8:30AM-4PM**. Title TBD. Cost is \$155 for registration by Aug 13; \$185 after that.

For information or to register for any class, call 847-480-7177. All ABR classes are sponsored by the Illinois Association of REALTORS®.



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Niche Marketing Versus Farming

Ask yourself this question: Before you were in real estate sales, how many of those flyers, newsletters, recipe cards, and even calendars that you received from a real estate agent "farming" your household went straight into your wastebasket?

Studies indicate that return on direct mail advertising is somewhere below two percent. Wouldn't it make more sense to direct all that time, energy, and money formerly spent on developing a geographic farm into building relationships or a niche with potential clients? Now ask yourself: How many other agents in your community are marketing to the same geographical farm that you are?

So with your farm saturated and "Do Not Call" in effect, what's an agent to do? Consider niche or target marketing, also known as relationship selling. Niche marketing was the success story of consumer products advertising in the 1990's. Consumer product manufacturers realized that generalized marketing was expensive and was not generating response or sales because they were attempting to reach too broad a market.

Focusing the Message. Targeting members of a specific group or niche and building a relationship with them brought manufacturers increased sales from a more focused message to a group with shared goals, beliefs or history. The message wasn't "buy now," it was "we understand you have specific needs and we want to build a relationship with you."

This new marketing strategy paid off because manufacturers took the time to study and survey their potential consumers on how they developed an affinity for a product or service.

You can utilize their results in developing a niche in your real estate business. First, you must have a sincere belief and interest in the niche. Second, you have to give back to the niche with your time

or financial support. Some examples of niches are: community interest, political and professional organizations, spiritual, intramural sports, and gender.

Finding a Sub-Niche. Let's look at how we take one of these niches and develop a more focused sub-niche to which to market.

Original niche: Gender

Sub-niche: Women

Sub-sub niche: Women single heads of household

Sub-sub niche: Women single heads of households who are first-time buyers

Sub-sub niche: Women single heads of households who are first-time buyers in Deerfield

Finding women single heads of households who are first-time homebuyers in Deerfield would start with an Internet search in a search engine such as Goggle. Inquire about support groups at the library, social services or village hall. Day care centers and park districts could also provide you with resources.

From my experience, this is an under-served niche. Renee, a referral client, never thought she could afford to buy a home as a single head of household. She cried the day she closed on her own home after conditioning herself that she would be a life-long renter. She went to her single mothers support group and shared her home buying story. Other single mothers from her support group have called me to begin their home searches. And a mortgage broker and I are planning to sponsor and host a quarterly home-buying seminar for Renee's group.

The professional and personal rewards from having a niche in my real estate business makes my geographic farm look like finding needles in a haystack.

NSBAR Member Mark Nash is a broker associate with Coldwell Banker in Evanston. Mark is a contributing writer for REALTOR® Magazine Online, as well as author of Reaching Out: The Financial Power of Niche Marketing (Dearborn Publishing) and The Original New Agents Guide to Starting & Succeeding in Real Estate (Southwest). He can be reached at 847-425-3823 and mnash@coldwellbanker.com.

More REALTOR® News

Home Ownership Rate Highest Ever

According to a report by Freddie Mac, the national homeownership rate rose to 68.6% in the fourth quarter 2003, an all-time high.
Source: REALTOR® Magazine Online

Record U.S. Wealth

Household net worth rose to a record \$44.41 trillion in the fourth quarter of 2003, primarily due to home-price appreciation and the recovery of the stock market, according to the Federal Reserve.

2004 RCA Guide Available

The 2004 RCA (REALTORS® Commercial Alliance) Membership Reference Guide was mailed to commercial REALTORS® in March. The Guide, which describes the benefits of membership for commercial members, was sent to all members whose NRDS (National REALTOR® Database System) record indicates a commercial field of business specialty as of Dec 31, 2003. A copy of the Guide is available from the RCA Web site, at www.realtor.org/realtororg.nsf/pages/RCAMem2004?OpenDocument. Do you currently have or are you just starting out in commercial practice? Contact NSBAR at 847-480-7177 and we will add this area of practice to your NRDS record so that you can begin receiving information that will help you in your business.

GA Requires Attorneys

Georgia's highest court has issued an opinion that the public interest is best served by requiring licensed attorneys to oversee real estate transactions. Preparation and execution of a deed of conveyance by anyone else constitutes the unauthorized practice of law. *In re UPL Advisory Opinion 2003-2, 588 S.E.2d 741 (Ga. 2003)*

5.5 Million Potential Buyers Visit realtor.com

Homebuyers logged more than 2.5 billion minutes during 2003 on realtor.com, official Web site of the National Association of Realtors®. Independent researcher Com Score Media Metrix reported the usage figures.

Realtor.com was visited by more than 5.5 million unique users in January. On average, each visitor spent more than 45 minutes on the site and looked at 75 pages of property information each month.

"We know that the majority of visitors to our site are seriously looking to move," said Allan Dalton, realtor.com President. "Our 'Find a Home' search function was used more than 47 million times in January alone. Realtor.com is clearly the No. 1 real estate site on the Internet in traffic that makes its way directly to local real estate salespeople and brokers."

Realtor.com currently offers potential home buyers more than 2.1 million REALTOR®-listed homes for sale as well as the largest number of brokers and salespeople to contact. *Source: REALTOR® Magazine Online*

Wisconsin Sales Record

Wisconsin home sales set an all-time record high in 2003 with an estimated 119,000 homes sold, according to the Wisconsin REALTORS® Association. WRA President Bill Malkasian noted that the median housing price in Wisconsin rose 3.4% to \$140,000 in 2003. Except for the south central region of the state, which was flat, all other regions experienced slow to moderate growth in existing-home sales. Fastest growing region was the west. *Source: Inman News*

Do-Not-Call Violations

Four mortgage firms were among eight companies cited by the FCC in February for contacting consumers who have registered their telephone numbers with the Do-Not-Call Registry. The FCC did not fine Mortgage Concepts of New Smyrna Beach, FL, Nations Mortgage of Coral Springs, FL, Ban-Cor Mortgage of Ontario, CA, and Dynasty Mortgage of Phoenix, but warned the lenders that each future call to a number on the Do-Not-Call list would incur a monetary penalty of up to \$11,000.

The FCC has received almost 10,000 complaints of violations of the law, and the FTC (which administers the list) has received more than 150,000 complaints. *Source: Dow Jones Newswire, REALTOR® Magazine Online*

Construction Standards Post-9/11/2001

A sub-panel of the Interagency Security Committee is creating nationwide standards for 150 million square feet that the government leases from private property owners. One such standard is "progressive collapse avoidance," a structural engineering technique that should help a building avoid the kind of pancaking effect that occurred when the World Trade Center collapsed in 2001.

RAND Report on 21st Century Workforce

The RAND Corporation has issued a report on factors that will shape the workforce in this century. *The 21st Century at Work: Forces Shaping the Future Workforce and Workplace in the United States*, can be downloaded at www.rand.org/publications/MG/MG164/MG164.sum.pdf *Source: Illinois Chamber of Commerce*

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.

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Chairman Elect	847-234-0050
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Michael A. Mazzei	847-729-0330
Dawn McAnaney	847-446-1855
Georgia Pierini, ABR, CRS, GRI, SRES	847-724-1855
Mary Summerville	847-869-7300
Patricia D. Wargowski	847-724-5800

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Martha R. Williams, RCE, e-PRO

Education/Membership Administrator

Becky Shapleigh

Director of Information Systems

Steve Volkodav, e-PRO

Marketing and Technical Support, Jin Li

Technical Support, Mike Gazdzik

Office Administrator, Rachel Struchen

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Barrington, IL 60010-3027
847-381-7827 Fax 847-381-7899

Accounting/Membership

Kimberley Davis

Technical Advisor

Alice Roth, GRI, CRB, e-PRO

Welcome New Members

New Members

Paul L. Adams, e-line appraisals,
17W662 Butterfield Rd #206
Oakbrook Terrace

Joseph Babat, Coldwell Banker,
1025 W Everett Rd, Lake Forest

Pam Bernat, Coldwell Banker,
303 E Main St #101, Barrington

Diana Biesterfeldt, RE/MAX
Showcase, 810 S Waukegan Rd,
Lake Forest

William E. Blohm, Baird & Warner
1900 Waukegan Rd, Glenview

Stephanie Brent, Coldwell Banker,
740 Waukegan, Deerfield

Lala Carroll, Coldwell Banker
2929 Central St, Evanston

Alison Chiaro, North Shore Buyer
Brokers LLC, 300-I Skokie Blvd,
Northbrook

Jennifer Cloud, Coldwell Banker,
552 Lincoln Ave, Winnetka

Valentina Dimitrova, Century 21
Marino Inc, 5800 Dempster St,
Morton Grove

Tim Eiben, Mid America Bank,
3105 N Wilke Rd, Arlington Heights

Elena Fialkina, New Century
Realty Inc, 1921 Lake Ave Ste D,
Wilmette

Mary Jo Fiore-Posterli, Coldwell
Banker, 1025 W Everett Rd, Lake
Forest

Jerold E Fleischman, Coldwell
Banker, 1025 W Everett Rd, Lake
Forest

Gus Galanis, Century 21 Marino
Inc, 5800 Dempster St, Morton
Grove

Debra Glickman, Coldwell Banker,
1330 Shermer Rd, Northbrook

Augusto Gonzales, Coldwell
Banker M&M, 4632 Church St,
Skokie

Mary Beth Grafft, Coldwell
Banker, 1508 Sherman, Evanston

Sergei Gurtov, Lakeland Realty,
17482 Pine Creek Trail, Grayslake

Beatriz Guzman, RE/MAX Unlim-
ited Northwest, 1 First Bank Plaza
Ste 103, Lake Zurich

Mark Harms, Mark R. Harms,
314 E Woodland Rd, Lake Bluff

William Heheman, REA Realty,
9410 Waukegan Rd, Morton Grove

Judy A. Huske, Coldwell Banker,
1420 Waukegan Rd, Glenview

Hana Jhang, Koenig & Strey
GMAC, 2630 Valor Dr, Glenview

Lori Jozwiak, Koenig & Strey
GMAC, 800 Waukegan Rd, Deerfield

Anjeanette Kainrath, Century 21
American Sketchbook

500 W Main St, Lake Zurich

Maria Karis, Exclusive Property
Ltd, 553 N Wolf Rd, Wheeling

Jin Y. Kim, Prudential Preferred
Property, 1600 Orrington, Evanston

Jason Lee, Stone Realty Inc,
9216 Waukegan Rd, Morton Grove

Fifi Levin, Coldwell Banker,
1893 Sheridan Rd, Highland Park

Joanne Lubin, Coldwell Banker,
1893 Sheridan Rd, Highland Park

Ewa Lubowicka, Daniel Creaney,
Broker, 450 Skokie Blvd #105,
Northbrook

Burchyladze Manana, House-
Best Realty Inc, 925 N Milwaukee
Ste 1004, Wheeling

Vilma Manova, Baird & Warner,
1920 Sheridan Rd, Highland Park

Suzannah Martin, Koenig & Strey
GMAC, 2528 Green Bay Rd,
Evanston

Clayton McLaughlin, Coldwell
Banker, 586 Lincoln Ave, Winnetka

Jae Myung, Stone Realty Inc.
9216 Waukegan Rd, Morton Grove

Mark W. Nash, Coldwell Banker,
2929 Central St, Evanston

Jacqueline Oge, Koenig & Strey
GMAC, 2528 Green Bay Rd,
Evanston

Fernando R. Paloma, Koenig &
Strey GMAC, 819 Waukegan Rd,
Northbrook

Kenneth R. Pitek, Koenig & Strey
GMAC, 819 Waukegan Rd,
Northbrook

Ana L. Pulido, North Shore
Realty Group Ltd, 3412 Milwaukee
Ave, Northbrook

Edin Rama, Century 21 Marino
Inc, 5800 Dempster St, Morton
Grove

Steve Richter, American United
Realty LLC, 1040 S Milwaukee Ave
Ste 250, Wheeling

Helen Robles, REA Realty,
9410 Waukegan Rd, Morton Grove

Georgeann Shenton, Bradbury,
Romey, Egan & Partners,
580 Lincoln Ave, Winnetka

More Member and REALTOR® News

New Members (Cont.)

Dave Suarez, Coldwell Banker, 1508 Sherman Ave, Evanston

Franz Tan, American United Realty LLC, 1040 S Milwaukee Ave Ste 250, Wheeling

Kristin Thomas, Baird & Warner, 754 W Northwest Hwy, Barrington

Eugene Tkachenko, Prime Realty Group Inc, 9351 Milwaukee Ave, Niles

Meg Verdonck, Coldwell Banker, 1420 Waukegan Rd, Glenview

Deborah L. Zelten, Prudential Preferred Property, 850 Green Bay Rd, Winnetka

YouPu Zhang, Century 21 Marino Inc, 5800 Dempster St, Morton Grove

Transfers

Susie E. Banas, from Coldwell Banker, 1025 W Everett Rd, Lake Forest to Baird & Warner, 207 E Westminster Rd, Lake Forest

Susan Baxter-Blum, from RE/MAX North, 3100 Dundee Rd 915-916, Northbrook to RE/MAX Showcase, 810 S Waukegan Rd, Lake Forest

Susan Beanblossom, from Coldwell Banker, 1025 W Everett Rd, Lake Forest to Coldwell Banker, 280 Deerpath, Lake Forest

Linda M. Biondi, from Coldwell Banker, 1025 W Everett Road, Lake Forest to Baird & Warner, 207 E Westminster Rd, Lake Forest

Steve Bouschard, from Century 21 American Sketchbook, 500 W. Main St, Lake Zurich to Baird & Warner, 754 W Northwest Hwy, Barrington

Jane Dearborn, from Bradbury, Romey, Egan & Partners, 580 Lincoln Ave, Winnetka to The Hudson Company, 903 Green Bay Rd, Winnetka

Rosemarie Hoffmann, from RE/MAX Villager, 1245 Waukegan Road, Glenview to Baird & Warner, 1900 Waukegan Rd, Glenview

Transfers (Cont.)

Igor Khayenko, from Coldwell Banker, 1508 Sherman Avenue, Evanston to RE/MAX Advanced, 740 Waukegan Rd #400, Deerfield

Renee Kim, from Best Choice Real Estate Inc, 1216 E Central Rd Ste 100, Arlington Heights to RE/MAX United, 81-B S. Milwaukee, Wheeling

Maarit Kulmakorpi, from Coldwell Banker, 1420 Waukegan Rd, Glenview to Leader Realty, 4021 Oakton St, Skokie

Eugene Lee, from Stone Realty Inc., 9216 Waukegan Rd, Morton Grove to Coldwell Banker, 1508 Sherman Ave, Evanston

Marilyn Luczak, from Koenig & Strey GMAC, 800 Waukegan Rd, Deerfield to Milestone Realty, 290 Leonard Wood South #102, Highland Park

Judy Pitek, from Baird & Warner, 714 Elm St, Winnetka to Koenig & Strey GMAC, 819 Waukegan Road, Northbrook

Daniel A. Russo, from Stuart Adler & Assoc, 1433 Kenilworth Avee, Glenview to Baird & Warner, 1900 Waukegan Rd, Glenview

Patricia Szewczyk, from RE/MAX Villager, 1245 Waukegan Rd, Glenview to RE/MAX Advisors, 20530 N Rand Rd, Deer Park

Julie Tolmatsky, from Coldwell Banker, 1330 Shermer Rd, Northbrook to G & A Realty Inc, 2847 Pfingsten, Glenview

Natasha Zoubareva, from Coldwell Banker, 740 Waukegan, Deerfield to RE/MAX United, 81-B S Milwaukee, Wheeling

Reinstatementns

Marian Derner, Coldwell Banker, 740 Waukegan Rd, Deerfield

Kathy Krzykala, Koenig & Strey GMAC, 800 Waukegan Rd, Deerfield

Mary E. Maris, Village Realty Group, 1221 Cleveland St, Wilmette

Steve Melchiorre, Hughes Realty, 826 Windsor Rd, Glenview

New Office

Marina Bekker, Unique Realty, 1110 Lake Cook Rd #167, Buffalo Grove

New Affiliate

Jeff Nathan, Building Inspectors Consortium, 1510 Old Deerfield Rd Ste 232, Highland Park

Correction

Pitsa Psychogios has changed offices from RE/MAX On The Shore, 340 Ridge Rd, Wilmette to Coldwell Banker, 350 Linden, Wilmette. We apologize for any confusion.

Member Benefit Reference Index

Health Insurance

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

Car Purchase

Chrysler/Jeep

Car Rental

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

Client Closing Gifts

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

Courier Service

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

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

More Member News

Terminations

Deonn Bartolini, Jeanne Kriechbaum, Jennifer Martell, Coldwell Banker, 1508 Sherman Ave, Evanston
Scott T. Betz, HomePage Realty, 1215 Washington #204, Wilmette
Sheila Brooks, Koenig & Strey GMAC, 600 N Western Ave, Lake Forest
Jean Burow, Bradbury, Romey, Egan & Partners, 580 Lincoln Ave, Winnetka
Sandra Cordova, Dome Realty, Inc, 6015 Dempster St, Morton Grove
Rory Foster, Coldwell Banker, 1025 W Everett Rd, Lake Forest
Laura Fox, Starck & Company, REALTORS, 222 E Main St, Barrington
Ben Gerstman, Prudential Preferred Property, 1890 First St, Highland Park
Paul Grigoryev, Pavel Grigoryev, 6110 N Mozart Ave, Chicago
Jeanette Harris, Koenig & Strey GMAC, 601 Green Bay Rd, Wilmette
Wesley J Janisz, Koenig & Strey GMAC, 1009 Waukegan Rd, Glenview
Usha Kamaria, Vip R. Shah, U. & V. Realty and Business, 4619 Birchwood Ave, Skokie
Steve M. Katz, Baird & Warner, 714 Elm St, Winnetka
Yevgeniy Kofman, Prime Realty Group, Inc, 9351 Milwaukee Ave, Niles
Alexandra Korompilas, Centrum Properties, Inc, 500 W Superior, Chicago
Rosemary Kropp, Coldwell Banker, 1420 Waukegan Rd, Glenview
Lisa Magaro, Koenig & Strey GMAC, 2528 Green Bay Rd, Evanston
Stephanie Mann, Julie Stone, Baird & Warner, 1920 Sheridan Rd, Highland Park
Yuriy Prigorskiy, Natasha Zoubareva, RE/MAX United, 81-B S Milwaukee Ave, Wheeling

Michael J. Rafferty Jr, Fee Simple, Realtor®, 181 E Westminster Rd, Lake Forest
Elizabeth D Rummel, Coldwell Banker, 740 Waukegan Rd, Deerfield
Ewa Sek, G & A Realty Inc, 2847 Pflingsten, Glenview
Joanne Shields, ACT Appraisal, Inc, 5N447 West Lakeview Circle, St. Charles
Kate Silver, Baird & Warner, 207 E Westminster Rd, Lake Forest
Bjorn D. Skaalerud, M-G-M Realty, Inc, 4023 Church St, Skokie
Scott Stavish, Prairie Shore Properties, 2110 Central St, Evanston
Nick Steffes, Estate Properties, 333 Skokie Blvd #103, Northbrook
Patricia Szewczyk, RE/MAX Villager, 1245 Waukegan Rd, Glenview
Patrick Tufo, Sunset Real Estate, Ltd, 328 Bloom St, Highland Park
Ancilla Valentine, Coldwell Banker, 1420 Waukegan Rd, Glenview
Patricia R. Wasilas, Baird & Warner, 754 W Northwest Hwy, Barrington

Terminated Offices

Pavel Grigoryev, 6110 N Mozart Ave, Chicago
U. & V. Realty and Business, 4619 Birchwood Ave, Skokie

Terminated Affiliates

Russell Dixon, Harris Trust and Savings Bank, 333 Park Ave, Glencoe
John Elson, Inspect-It 1st Property Inspec, 3628 Liberty Ln, Glenview
Bob Erker, Jill Palmer, Harris Bank Barrington, 201 South Grove St, Barrington

Trip to Spain for REALTORS®/Guests

On June 23-27, NAR members will participate in an exclusive international trade mission in conjunction with Spain's annual Second Homes Show, an outstanding real estate venue that draws over 100,000 attendees and 500 exhibitors. All NAR members and guests are invited to this very special event in an exciting locale—Madrid. The real estate market in Spain is HOT—and you need to know how best to service your clients who want second homes in this incredibly varied region of the world.



A low \$100 early-bird registration fee covers attendance at the Expo, some meals, transportation to/from the Expo center, and education sessions.

Estimated cost of the entire trip is just \$2,000 for flight, hotel, meals, and registration—a real bargain at today's dollar valuation. Members are advised to book flights now because summer flights to Europe fill quickly.

Spain is one of the most popular tourist destinations in the world and easily accessible from the United States. The standard of living is high, cities are modern and safe, and the Spanish economy is fully integrated into the European Union. For more information or to register, go to www.realtor.org/cipshome.nsf/pages/spain2004. Join your fellow REALTORS® for this once-in-a-lifetime opportunity.



More REALTOR® News

REALTOR® VIP Partners

Are you taking advantage of all that your REALTOR® membership offers? NAR has arranged discounts on numerous products and services for members. You can find full details—and Internet links—for all of these at www.realtor.org/realtorVIP. All you will need to claim your discounts is your NRDS number. Happy shopping!



By Category

Automotive/Travel
Insurance
Financial
Office Management
Real Estate Publications
Safety/Family Protection
Sales/Marketing
Technology

By Partner

American Home Shield
Bank One
CD Guys
Charles Schwab & Co., Inc.
ConferencePlus
Covad Communications
Dell Inc.
e-PRO
eNeighborhoods
Expressions® by Rapidforms
FedEx
Gateway
Geo F. Brown & Sons
Global Work/Life Solutions
Hertz
Hewlett-Packard Company
IBM Corporation
InternetCrusade®
KaBloom
Liberty Mutual
Marsh Affinity Group Services
Move Advocate Program
NetDocuments
Nextel Communications
REALTOR.com®
REALTOR® Team Store™
RIS Media
SentryLock, LLC
Smithsonian Magazine
South-Western Publishing Co.
TransactionPoint
Xerox
ZipForm

Capitol Hill Visitors

Enjoying their Springfield experience at the recent Capitol Hill Visits were NSBAR members Connie Conway (above, left) and Don Gelfund (above, right), who enjoyed speaking with Representative Elaine Nekritz. In the photo at right, a smiling Senator Susan Garrett chats with Keith Hancock, chair of the NSBAR Political Affairs Committee.



The NSBAR representatives meeting Senator Jeff Schoenberg, shown seated at his office desk, included (from left) Keith Hancock, Allen Andreason, Patricia Ortseifen, Marilyn Glazer, Harvey Hoffman, Don Gelfund, Connie Conway, and Bonnie Wilson.



Steve's Street

Director of Information Systems Steve Volkodav, e-PRO



NSBAR.ORG

Want to know how to email listings? We have instructions with step-by-step screen shots for the different ways you access the MLS. Go to www.nsbar.org and click on "Technology" located on the left of the screen. Once in the Technology section click on "MLS How To...".

MSLNI Tips

What is the new MSLNI access? connectMLS is dynaConnections all-in-one Multiple Listing Service (MLS) with an embedded Transaction Management System (TMS). This MLS/TMS solution is 100% Internet-based and can be accessed from any where you have an Internet connection. connectMLS empowers REALTORS® with the ability to manage their listings and transactions more effectively, from the time they take a listing and/or acquire a new lead, throughout the listing and transaction process, to closing.

Not only do you get a robust MLS solution with connectMLS, but now you can easily communicate with your sellers, buyers, and service partners, as you manage your transactions, documents, real estate forms, and service orders, without ever leaving connectMLS. connectMLS is a powerful, user-friendly MLS solution, with many automated features, that enables REALTORS® to be in front of more buyers and sellers.

The need for REALTORS® to purchase and manage multiple software products has just been eliminated with connectMLS. This all-in-one MLS/TMS solution provides true cost savings for REALTORS®, by including the most commonly used features from real estate software, as well as other built-in innovative features. connectMLS empowers REALTORS® to effortlessly brand themselves directly to their buyers and sellers.

Each time a REALTORS'® buyer and/or seller logs into connectMLS to view their information, those buyers and/or sellers are exposed to their REALTOR®'s brand and information, which is automatically generated for each of their clients. Give connectMLS a try, you will be surprised at what it has to offer.

MAP Tips

Why have just one photo with your listing, when you can have all these photos - at NO additional cost! Here is how you can add up to a total of eight photos directly to each of your listings in MarketLinX!

The benefits of adding additional photos:

- * Great Marketing Tool!
- * No Additional Cost - if you do it yourself! There is a charge if MAP adds the photos. This is a savings of up to \$17.50 per listing.
- * You choose the best photos for your listing!
- * You can change your photos as often as you like!
- * You can add photos immediately after property is listed!

Instructions:

1. After signing into MarketLinX and closing the Welcome Screen, click My Page.
2. Click Add/Edit.
3. In the bottom box of the View Menu, enter the listing number that you would like to add photos.
4. Click View Listings by MLS Number.
5. Verify this is the correct property and click Edit Media.
6. Picture (jpeg format) is already selected, click Add New Media.
7. Click Browse.
8. Choose your saved .jpg file. This is the only accepted format to load photos into MarketLinX. Pixel size 640x480 is recommended for the photos.
9. Click Open.
10. If you would like to add a description for this photo, tab to the Description box on the right and type up to 250 characters.
11. After adding all photos and descriptions, click Submit.
12. You can view any of the photos that are now listed in the Current Media List by clicking on the file name, then click View Selected Media.
13. You must have one photo selected as ***Primary***. To set your own primary photo, click on the file name for the photo of the front exterior of this property, then click Set as primary photo. MAP MLS will continue to provide a primary photo if Take Photo is selected when the listing is input into MarketLinX.
14. When finished, click Exit from Media Page.
15. Verify you have loaded all of the Media by doing a MLS# Search. Choose Property Full Details and click on the primary photo to view any additional media items you added for this listing.

Computer Terms

SMTP - Short for Simple Mail Transfer Protocol, a protocol for sending e-mail messages between servers. Most e-mail systems that send mail over the Internet use SMTP to send messages from one

More Steve's Street and REALTOR® News

server to another; the messages can then be retrieved with an e-mail client (An application that runs on a personal computer or workstation and enables you to send, receive and organize e-mail.) using either POP or IMAP. In addition, SMTP is generally used to send messages from a mail client to a mail server. This is why you need to specify both the POP or IMAP server and the SMTP server when you configure your e-mail application.

POP - Short for Post Office Protocol, a protocol used to retrieve e-mail from a mail server. Most e-mail applications (sometimes called an e-mail client) use the POP protocol.

IMAP – Short for Internet Message Access Protocol, or as it was once known, the Interactive Mail Access Protocol. It represents a communications mechanism for mail clients to interact with mail servers, and manipulate mailboxes thereon. IMAP offers a superset of POP features, which allow much more complex interactions and provides for much more efficient access than the POP model.

Cool Sites

If you want to give your client a place to look for house-related tips I have two sites.

First is <http://www.hometips.com/index.html>. HomeTips is your one-stop resource for help with home improvement, remodeling houses, home repair, decorating, and buying appliances and other home products. Check out the "Buying Guides" section to help your client make smart choices.

The second recommended site is <http://doityourself.com/>. Check out the "Interactive How-To" projects that combine animation with sound to help your client get the job done.

An interesting site for both you and your clients is <http://terraservice.net>. TerraServer, a Microsoft Corporation, contains 3.3 terabytes of high resolution USGS aerial imagery and USGS topographic maps. The TerraServer-USA Web site is one of the world's largest online databases, providing free public access to a vast data store of maps and aerial photographs of the United States.

TerraServer is designed to work with commonly available computer systems and Web browsers over slow speed communications links. The TerraServer name is a play on words, with 'Terra' referring to the 'earth' or 'land' and also to the terabytes of images stored on the site.

Conference Call with Terri Murphy

At noon on Thursday, April 29, NSBAR members will have another opportunity to take part in a teleconference coaching session with Terri Murphy, author, trainer and NSBAR convention keynoter. Check your email this month for the number to call to take part in this exciting event.

Common Tax Fraud Schemes

As April 15 approaches, tax issues become more widely discussed than usual. The IRS has prepared new directives to provide legal guidance to help taxpayers avoid tax fraud schemes. Here are some of the most often-used attempts to cheat Uncle Sam:

Misuse of Trusts—transferring assets into trusts to avoid payment of income tax.

Offshore Transactions—using an offshore bank account, credit card, trust or other arrangement to hide or underreport income.

Employment Tax Evasion—failing to withhold federal income tax or other employment taxes from wages paid to employees.

Improper Home-Based Business—deducting most or all of taxpayer's personal expenses as business expenses by setting up a bogus home-based business.

Identity Theft—using someone else's personal data to steal financial accounts, run up charges on credit cards, apply for loans or other credit, and even file fraudulent tax returns. NAR has an excellent Field Guide to help prevent identity theft. You will find it at www.realtor.org/libweb.nsf/pages/fg909

Sharing Children—unscrupulous tax preparers evidently "borrow" children from one client to claim the Earned Income Tax Credit for another client.

Return Preparer Fraud—occurs when unscrupulous return preparers derive financial gain by diverting a portion of the taxpayer's refund for their own benefit, charging inflated fees, and gaining clients by advertising guaranteed larger refunds.

In addition to the above, there is a tax scheme in which African Americans are told that they can receive a special tax refund related to reparations of slavery. This is not true.

April Birthdays

1

Sue Ahn
James Bledig
Eileen Cullum
Adrienne Han
Sandra Pietkiewicz
Sung Song
Patricia Wargowski

2

Batti Atar
Troy Bernstein
Terrie Crowley
Frances Ellis
Jon Gillespie
Igor Groysman
Lee Keating
Abol Mabadi
Katie Marx
Elizabeth Moore
Barbara Pepoon
Dorothy Petruzzello
Ravi Prabhakaran
Sherry Schneidewind
Sharon Swanson

3

Elliot Jaffe
Debbie Kepler
Jay Michael
Cheryl O'Rourke
Gaye Sodke

4

Fred Feinstein
Susanne Hollander
John Hu
Barbara Kramer
Susan K. Levinson
Arline Levy
Audrey Press
Ian Robinson
Joan Ross
Andrea Stein

5

Katherine Hudson
Maureen Morey
Jane Pickus
Nancye Shaevitz

6

Katy Elliott
Stephen Hudson
Diane Israel
Annette Kaefer
Alan May
Cristiane Relvas
Janet Staackmann

7

Carol Bild
Gretchen Brewster
Roni Fayette
Kenneth L. Felten
Michael Fuller
Jody Hillger
G. Patricia
Hupperich

Taylor Lindstrom
Robert Parilla
Ramesh Patel
Walter Servos
Paul Williams

8

Michael Cell
Melodie Ferris
McDonald
Jean George
Joanne Marzano
Dennis Niles
F.E. Rosenfeld
Dianne Sands
Kenneth Ware Jr

9

John Ancona
Shiela Harris
Elaine Meo

10

A.G. Krone
Sue Moon
Joseph Nash
Celia Nelson

11

Diana Biesterfeldt
Rhonda Bowen
Alex Joseph
Robert Kafka
Pamela Kirby
Helen Neketis
Ruth Payne
Phyllis Price
James Roth
Kenneth Shields
Marina Sigalos

12

Patricia Denenberg
Fran Stein Fryman
Sharon Lee Glidden
Caryn Hanrahan
Erven Luchs
Julie Miller

13

Elyse Berns
Iqrar Bokhari
Joan Christopoulos
Fran Horvath
Irene Kapustyan
Yakov Khaikin
Leon Klos
Edward Skae
Debbie Wolf

14

Le Anh Blanchard
Dmitriy Fridman
Natalya
Gorodetsky
John Graf
Jackie Guest
James Solon

15

Deborah Gross
Jin Joung
Scott Koltz
Sylvia Kovitz
Daniel Scott
Susan Shully
Paul Speer Jr
Suzanne Thoma
Sam Wallach

16

Jeffrey Allen
Judith Bergstrom
Scott Brown
Joseph Cavolick
Lisa Kerr
Alla Kimbarovsky
C. Matrona Malik
Milenska Pervan
Mike Quach
Mathew Varghese

17

Mary Jane
Alagheband
Kathy Berggren
Roberta Berk Strom
Sheryl Fitzgerald
Susan Foley
McMonagle
Jerry Larson
Jacqueline Lee
Carolyn Matthies
Jean Rhodes
Jack Trilisky

18

James Choi
Jacqueline Klein
Judy Kulchawik
Lyn Mathews
Stacy Raven
Susan Ringel Segal
Joanne Pappas
Siapkaris

19

Stuart Adler
Darleen Hollender
Barbara Koch

20

Derek Eovaldi
Joyce Gallo
Jason Hartong
Jennifer Noone
Allyn Rawling
John Schermerhorn
Tatyana Sukhman

21

Linda Biondi
Esther Erickson
Eugene Land
Vlad Leshchanka
Susan Levine
Deborah Ogunro

Helen Panje
Ron Sever

22

Lee Block
Paul E. Lopata
Marlene Samson
Jadwiga Wezio
Robert J. Witt

23

Beverly Bedoe
Karen Ben Ezra
Brian Jessen
Phyllis Kogen
Marilyn Lyons
Rachel M. Miller
Natasha Pomelov
Ellen Wolf

24

Robin Bentley-Gold
Donna E. Hardy
Maria Passaro

25

Sam Borek
Nancy Gibson
Mary Lou Hollocker
Elizabeth Keeper
Sybil Rosenstein
Patricia Strong

26

John Barney
Rolando Dolatre
Christine Drimalla
Rae H. Kendrick
John L. Krifka
Darlene Lakes
Sophia Levy
Vicki L. Moore
Mary Jane Ratty

27

Beverly J. Beucher
Michael Elkes
Lynne Heidt
Ronald Killebrew
Charles Melidosian
Marian Strauss
Marina Vaynberg
Ed Watts
James Yoon

28

James Clark
Marcia Dwyer
Karen J. Goldberg
Marion D. Hanold
Peter J. Hupperich
Patti S. Johnson
Jamie McCormick
Midge Powell
Garrat Van Wagenen

29

Gwen Hartsell
Galina Iklov
Dan Kvistad
Deborah Phillips

Daniel A. Russo
Suzanne Shapiro
Nancy Taylor
Natasha Zoubareva

30

Daniel D. Dunlap
Mary Anne Havey
Bonnie Kim
Jack A. Lewitz
Husna Mohiuddin
Nadia Shlyakhta
Marge Steineke

Winners of March Tour of nsbar.org

Kathleen Johnson and Louise McCray are the winners of our March scavenger hunt of the nsbar.org Web site. Kathleen and Louise have each earned a free three-hour C.E. class. Good work!

New Location for April 16 Barrington Classes

Students at the April 16 classes in Barrington will visit a new class site—Lake Barrington Woods. Located just off Northwest Highway at 22320 Classic Court, Lake Barrington Woods is a rental retirement community on a beautifully wooded site. The classes will begin at **8:30AM** and **12:30PM** and will be conducted in the Card Room off the main floor lobby. Anyone who wishes to do so may tour the facility after class.

Education/Event Update

Class	Date	Start/End	Speaker	Location
Star Track New Member Orientation	April 5	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
CE: CORE A License Law/Escrow	April 6	8:30-11:30AM	Lynn Madison	Northbrook Classrm
CE: CORE B Agency/Fair Housing	April 6	12:30-3:30PM	Lynn Madison	Northbrook Classrm
CE: Introduction to Commercial/Investment Real Estate	April 8	10AM-1PM	Charles Wiercinski	Northbrook Classrm
CE: Commercial Real Estate: How to Analyze Leasing Alternatives	April 12	9AM-12PM	Frank Bella	Northbrook Classrm
CE: Code of Ethics C.E. I	April 15	8:30-11:30AM	Kerry Kidwell	Northbrook Classrm
CE: Disclose! Disclose! Disclose!	April 15	12:30-3:30PM	Kerry Kidwell	Northbrook Classrm
CE: CORE A License Law/Escrow	April 16	8:30-11:30AM	Kerry Kidwell	Northbrook Classrm
CE: CORE B Agency/Fair Housing	April 16	12:30-3:30PM	Kerry Kidwell	Northbrook Classrm
CE: CORE A License Law/Escrow	April 16	8:30-11:30AM	Marilyn Glazer	Lake Barrington Woods
CE: CORE B Agency/Fair Housing	April 16	12:30-3:30PM	Marilyn Glazer	Lake Barrington Woods
Broker Training: Brokerage Admin.	April 19,26	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
ABR: Accredited Buyer Rep	April 22, 23	8:30AM-5PM	Kerry Kidwell	Northbrook Classrm
Star Track New Member Orientation	May 3	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
CE: Commercial Real Estate: Smart Marketing Practices	May 10	9AM-12PM	Charles Wiercinski	Northbrook Classrm
Broker Training: Contracts	May 17,24	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Star Track New Member Orientation	June 7	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
CE: Techniques for Selling a Business	June 14	9AM-12PM	James Korreck	Northbrook Classrm
ABR: Accredited Buyer Rep	June 28,29	8:30AM-5PM	Lynn Madison	Northbrook Classrm
Star Track New Member Orientation	July 12	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Star Track New Member Orientation	Aug 2	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Adv. R.E. Princ.	Aug 16,23	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
ABR: Negotiating	Aug 20	8:30AM-4PM	Lynn Madison	Northbrook Classrm
Star Track New Member Orientation	Sept 13	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Finance	Sept 20,27	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
NSBAR Awards Lunch	Sept 22	1:00-3:30PM		Chevy Chase C.C.
Star Track New Member Orientation	Oct 4	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Sales & Brokerage	Oct 11,18	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
CRS 206: Technologies to Advance Your Business	Oct 14,15		Pat Zaby	Northbrook Classrm
Star Track New Member Orientation	Nov 1	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Brokerage Admin.	Nov 8,15	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Star Track New Member Orientation	Dec 6	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Contracts & Convey.	Dec 13,20	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm

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

An updated list of continuing education classes currently scheduled through 2004 is available at www.nsbar.org. All C.E. courses are open to both brokers and salespeople. Price for each three-hour C.E. class is \$39 members/\$69 non-members.

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

WCR North Shore Chapter

On **Thursday, April 8**, the North Shore Chapter of the Women's Council of Realtors® will meet at Bin 36, 275 North Parkway Drive, Lincolnshire. Networking begins at **11:30AM**, with lunch at noon. Guest speakers will be Jerry Lazar and Joe Rosner, both loan specialists with Residential Loan Centers of America, Inc, and new members of WCR. Jerry and Joe will team up to advise those present, "Be a Proactive REALTOR®—and Be Safe!"

The presentation will feature tips and information on how to keep the real estate transaction together and be sure it goes smoothly via a proactive role in the transaction by the Realtors®. Joe will include tips on how to stay safe while conducting business routines.

Jerry has practiced law in Illinois for 25 years and has extensive experience in real estate, probate, litigation and family law. Joe is currently a speaker/trainer for NAR and various real estate companies and associations on the topic of crime and real estate safety. He holds a black belt in the U.S. Taekwondo Union and World Black Belt.

Reservations at \$25/member and \$30/guest should be sent to Patricia Ortseifen at 847-940-2753 or Patricia@Ortseifen.com, no later than **Friday, April 2**. *Remember: WCR is not just for women—it's for all members who appreciate the value of networking and information exchange!*

Interested in joining WCR?

Just download, print out, and complete the [application form](#) that appears at www.nsbar.org and send it with your dues payment to Sharon Kessel, VP Membership, at the address provided on the form.

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