

REALTOR® News

August 2001

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Supra Changes Proposed

At its July 25 meeting, the NSBAR Board of Directors considered the latest offer from the company that manufactures the Supra lock boxes and key pads. The products are being changed to incorporate more electronic features, including the ability to be activated by infrared signal from an agent's Palm Pilot or other PDA. Details of the Supra proposal appear on page 2 of this issue of the *REALTOR® News*. Read about the Board's decision by going to www.nsbar.org and clicking on **Technology** and then **Supra**.

E-Format Broker Broadcast

Broker members who receive NSBAR's bi-monthly Broker Broadcast had a choice of formats with the July issue. Anyone with an e-mail address on file (about half of the brokers) received a message indicating how the July Broker Broadcast could be viewed on-line at nsbar.org. Everyone else received a print version by mail, which arrived several days later. Why move to an electronic publication? Not only does it save the Association the cost of printing and postage, it enables staff to communicate timely news updates to members as quickly as possible. Check out our latest e-publication by going to www.nsbar.org and clicking on **Broker Broadcast**.

Many Associations are moving to electronic newsletters for the general membership. To get an idea of what you would receive in an electronic format, you can view past issues of NSBAR's *REALTOR® News* on-line by going to nsbar.org and clicking on the Hot News/Newsletters link, then clicking on Newsletters. Try it and let us know when you think. While you're on-line, send an e-mail to barb@nsbar.org so that she can make sure that we have your current e-mail address. Then, check your e-mail often (at least daily) to make best use of this important method of communication.

On-Line Store Now Open

NSBAR has an on-line store to provide you with all of the signs, marketing pieces, desktop, REALTOR® logo items, personalized business cards and gifts, info boxes and display stands, jewelry and other items you need in your real estate practice. You'll even find software. You can buy on-line 24 hours a day, pay by credit card, and have your purchases shipped directly from our supplier to your address. You'll even find reduced prices on specials and closeout items.

You can visit the store in two ways: click on the **Buy** icon that appears on the nsbar.org Home Page, or go directly to www.nsbarstore.com. You can still buy forms, info boxes, lockboxes, keypads and other items at the Northbrook office from 8:30 AM to 5 PM business days.

August Doldrums? No Way!

As top salespeople know, a great time to put forth your best effort is when your competition has decided to take a break. If you don't have your personal Web site up and running, contact one of the Web developers listed on page 8 of this newsletter. Before you know it, you'll have a fresh new face to present to the public. NAR is making it even easier for you to send out your own electronic newsletter to your clients and customers. Check out the announcement on page 3. And, don't forget to reserve your place at the August 27 CORE CE courses in Northbrook.



It's the Rule by Terry Penza, COO

It's My Opinion . . .

An agent calls me and the conversation begins, "I have been working with these buyers for weeks, they found a house they like and today another agent came in with their offer. Who gets the commission?" I remember when I had only a few calls a month like this. Now, it's five or six a week!

My first question is, "Do you have a buyer agency contract with the people?" My second question is, "Did you give them agency notice?" Sad to say, the answer to both is always "No." I'm seeing a trend here and it is getting bigger every day. Want your commission protected? Sign the buyers up! Never mind that you are not following the law.

I guarantee you, the public does not understand how you get paid! With a contract you will sit down and fully explain why it is in their best interest to sign exclusively with you. If they don't want to sign, why waste your time with them? Will they stay loyal and see that you get a commission or do they have an Aunt Suzy waiting in the background? You know Aunt Suzy—she is the one

who tells the buyers to go out and look for houses, then come back to her so that she can write the contract and kick back some of her commission. Remember when you thought you were covered by asking, "Are you working with another agent?" Surprise—you are NOT covered!

So, you say to me—no one will sign. I say, if YOU believe in the contract then you can sell it. You want to continue to show and not make money? In the early 1950's, there were no listing contracts. A shake of a hand, hope and prayer is how the agent got paid. The agent showed the house, then the buyer would get with the seller and make an agreement without the agent and cut the agent out. But then things changed. When was the last time you worked to sell property without a contract? Why do you refuse to sign the buyer?



Special Notice

North Shore – Barrington Association of REALTORS® received a letter from Supra dated May 7, 2001, stating they were going to manufacture new lock boxes. This would mean that the current key cards would **NOT** work with the new boxes. ***The new card will open both old and new boxes.*** Supra proposes that we enter a new contract with them by which all agents would sign up for a new key for a monthly fee paid to Supra.

To make the Supra system work, all the REALTOR® associations in the Chicagoland area have to sign up for the new program. On May 4th, the first time Supra made a proposal to the Presidents and EO's of the Chicagoland area, we were told the fee for the card would be \$10.95 a month and the new boxes would be on the market in April of 2002. The day of the meeting, Supra made a lower offer of \$7.95 a month. On May 30th the Directors of the North Shore – Barrington Association of REALTORS® voted not to sign the Supra contract.

Since that vote Supra has made another (and they say final) offer of \$3.95 a month. The NSBAR Directors have **NOT** met since that proposal. Supra will make the official proposal at the July 25th NSBAR Board of Directors meeting.

The dilemma is that Supra, which just bought its only competitor, owns the patent for the current box and will not give up that patent. If any member wants an electronic system we will have to sign with Supra. Either way, our current system dies when the new boxes hit our market. Remember, the system is not mandatory and therefore an agent can elect to participate or not. The history of Supra proposals:

The task force met with Supra originally and made a presentation to the Chicagoland Presidents at their meeting on May 4th at NWAR. The general consensus was that we tell Supra that the \$7.95 was doable but the group wanted that rate for the entire length of the six-year lease, payable semi-annually, and requested that the date of installation be moved to mid-October or early November. Supra agreed to those terms; therefore, the task force's job was done.

Supra's next step was to attend each Association's BOD's meeting to get an approval from each board separately. When they came to our Board, our directors did not like the offer on the table and did not approve it, but the same proposal was taken to every other board.

Proposal made to REALTOR® Association of the Western Suburbs (RAWS) on June 28. RAWS felt that the price of \$3.95 per month with free billing, CPI increase capped at 2% for six years, free warranty for six years and no network was worth it. RAWS will continue to pay the \$3.00 per member per year "KIM" fee. RAWS will convert in September, 2001.

To view the newest proposal, go to our Web site at www.nsbar.org, then go to Technology Page, then Supra Lock Box, or go directly to www.nsbar.org/supraproposal.htm.

July 5, 2001

REALTOR® News of Note

National

Electronic Newsletters Available.

Realtormag.com and Realty Times have introduced *The Real Estate Update*, an electronic newsletter that can be personalized for every REALTOR®. You can view a sample issue and learn how to sign up by going to realtymag.com/rtnews/HTMLdocs/NLPlus_P.htm?open&PROMO=TOPACIO or by visiting www.realtytimes.com, clicking on the **Search** button at right and then typing in the words **Real Estate Update**.

Direct Messaging. Homestore.com has announced that it will adopt the Akonix 2.1 Enterprise Platform to connect its members. The platform enables users to network by joining in ongoing discussions, sending instant messages to each other without using a common instant messaging service, and creating relationships among themselves, the e-business and its employees.

NAR and Habitat for Humanity. NAR has entered into an agreement with Habitat for Humanity International to sponsor a Habitat for Humanity house in the host city where the annual conference is held. The groundbreaking for the Chicago house, the first to be built, was July 10 at the Pilsen/Little Village Habitat for Humanity site.

Present at the groundbreaking were NAR President Richard A. Mendenhall, President Elect Martin Edwards, Jr., First Vice President Catherine B. Whatley, Treasurer Pat G. Kaplan and NAR Executive President Terry McDermott. The keys to the home will be presented to the new owners during the November NAR Conference.

NAR and the Association for Developers, Sales, Purchasing, Rental and Property Management Companies of Sao Paulo are working together with Habitat Brazil to support the construction of six homes in Sao Paulo. In August, NAR's leadership team will be in Sao Paolo to participate in the groundbreaking ceremony and the actual construction process.

Credit Scoring. Thanks to efforts of the California Association of REALTORS®, as of July 1, California consumers must be provided with their credit scores by lenders, free of charge.

State

Why attend the IAR Convention October 2 to 4? Here is the Top 15 list compiled by IAR, in reverse order:

15. Golf enthusiasts can have a great day at Odyssey Country Club, Tuesday, Oct 2, starting at 11:30 AM with the shot gun scramble and concluding with a light buffet dinner.
 14. Attend the CE class on Oct 2 at 1 PM at no additional charge.
 13. Ice breaker evening on Oct 2 from 9-10:30 PM and 10:30-Midnight dance featuring DJ "Smilin Dave."
 12. Opening session, *Humor: More than a Laughing Matter*, featuring Jeanne Robertson, on Wednesday, Oct 3 at 9 AM.
 11. Trade Show with over 100 vendors!
 10. Sales Track I featuring Steve Stewart, *Breaking the Mold: New Twists on Old Habits*. Sales Track II featuring Mike Brodie, *Getting to the Next Level*. Broker Track I featuring Mike Brodie, *Managers Unplugged*. Broker Track II featuring Steve Stewart, *You Thought Managing Was a Promotion?*
 9. PAAR reception to honor incoming 2002 IAR President Ron Hardgrove on Oct 3 from 5-6:15 PM.
 8. Inaugural dinner on Oct 3, 7:15-9:15 PM and inaugural dance (all attendees invited) from 9:15-Midnight.
 7. Early bird sessions on Thursday, Oct 4, 8:30-9:15 AM, *Legal Hotline Live* and *Wealth Building*. Closing session with Brian Biro, *Beyond Success: The 15 Secrets of a Winning Life*, 10-11:30 AM.
 6. More time for the Trade Show on Oct 4 from 9 AM-1:15 PM.
 5. Three elective hours of CE with Chris Bird on Oct 4, 1:45-5:15 PM.
 4. Convention headquarters at Tinley Park Coinvention Center, Holiday Inn Select, less than 2-1/2 hours from Peoria.
 3. Affordable hotel accommodations!
 2. Great value for the early-bird registration fee of \$89. Early bird registrations must be received by August 7.
- And, the number one reason for attending this year's IRA Convention:

1. Education, Trade Show and lots of fun!

You can register for the IAR Convention at illinoisrealtor.com.

Commercial

According to a July report from NAR, most commercial real estate markets are cooling in tandem with the slowdown in the U.S. economy. There is a general balance in commercial real estate, which means more positive growth can be expected as the economy improves later this year.

Question: Is there an MLS for commercial property listings?

Answer: Various Web sites have initiated commercial listing services. On March 21, 2001, LoopNet, Inc., and PropertyFirst.com Inc. announced that they were merging to create the largest commercial real estate Internet company.

The National Association of REALTORS® has endorsed CommercialSource.com and LoopNet, Inc. as its exclusive Internet commercial real estate listing service supplier for the posting, searching and review of commercial real estate. LoopNet currently has more than 145,000 sale and lease listings. You can reach CommercialSource.com from nsbar.org by clicking on the **Commercial** link. The new company also has an exclusive 11-year agreement with the Chicago-based Appraisal Institute to develop the Appraisal Institute Commercial Database, the first-ever national online databank of appraiser-verified commercial property sale, lease and income and expense information. Still under discussion is the pricing and marketing of the database information. (*REALTORS® Commercial Alliance Report*)

Residential Sales Figures

10,513 existing single-family homes were sold statewide in May, a decrease of 5.2% from May, 2000. In the Chicago PMSA, May home sales totaled 6,128, a decrease of 9.2% from last year. The Illinois Median price of an existing single-family home rose to \$150,100 in May, 2001, an 8.4% increase from May, 2000. Median home price rose 9.5% to \$190,700. Illinois condo sales increased 3.5% to 4,059. Condo sales in the Chicago area increased 2.2% in May to 3,704. Statewide median condo price was \$148,400 in May, 2001. Median condo price increased 11.4% in the Chicago PMSA in May to \$153,800. (*IAR Weekly Connection*)

CE Update

As of July 1, all licensees who must complete continuing education requirements must take the new CORE A and CORE B courses. Each course is three hours in length. CORE A covers licensing and escrow law. CORE B covers agency and fair housing.

If you are a *broker*, and you completed your current CE requirement by taking 12 hours (at least six being mandatory hours) before July 1, you don't need to take the new CORE courses. If you are a broker and you did not complete your mandatory hours before July 1, you have to take the two CORE courses.

All *salespeople* must take the new CORE courses as part of their continuing education requirement for the 2001-2003 renewal period. Even if you are exempt from CE, the CORE classes will be worth attending to get updates on the law.

Retirement and Estate Planning for Realtors® to Be Presented on Thursday, October 25, 10:30 AM - 2 PM

NSBAR members and guests are invited to attend a special luncheon presentation on *Retirement and Estate Planning for REALTORS®*. The program will be held from 10:30 AM to 2 PM at the offices of the Greater Chicago Group, Inc., 3000 Lakeside Dr., Ste. 200 South, Bannockburn. Reservations may be made by calling the automated Registration Desk at 847-374-5819. Charge of \$10 covers lunch and all materials.

Among the topics covered will be:

- Tax advantaged retirement strategies for the self-employed
 - SEP, Keogh, IRA and Roth accounts
 - Tax-managed accounts
 - How to creditor-proof your retirement plan
- Small business retirement strategies
- Non-qualified and deferred compensation strategies
- Asset allocations for the present and future, and how to control risk
- Estate planning
 - How to avoid living and death probate
 - Living trusts and other documents
 - Estate taxes--where are we?
 - Minimizing estate taxes
 - Long-term care
 - Charitable bequests
 - How to spend your last dime on your last day and still have it all!

Speakers will include **Mark Tauber**, Senior Associate at GCG. Mark specializes in estate planning and investment planning for high net worth individuals and business owners. In addition to being a member of the Society of Financial Services Professionals and National Association of Life Underwriters, Mark is an adjunct professor at the Lake Forest Graduate School of Management and a national seminar leader with the American Management Association. Also speaking will be **Harvey Kaluzna**, a Senior Associate of GCG. Harvey specializes in estate and investment planning, retirement strategies and life insurance analysis, and college accumulation strategies. He is a member of the Society of Financial Services Professionals and National Association of Life Underwriters and is active in a variety of charities and service organizations for the developmentally disabled, including Orchard Village.

NAR Ethics Requirement

There is still some confusion about the new NAR Ethics requirement. NAR is requiring every REALTOR® to take an Ethics course *once every four years* starting January 1, 2001. In other words, there is no urgency.

NSBAR now includes an Ethics session in every Jump Start Orientation Program, so every new member gets credit for taking an Ethics course. For other members, we are offering Ethics classes that are also eligible for CE credit, starting with the September 14 class that will be taught by Deborah Long, DREI. More courses are being added to the schedule every week. Click on the **Calendar** at nsbar.org for updates. CE classes will be charged at the normal rate.

Any member who wants to take a free Ethics class is welcome to attend the Ethics portion of the Orientation Program. Just register in advance and plan to be at the Education Center from 9 AM to noon on the class day.



New Technology Courses Starting in September

Three new technology courses will be taught at the Robert McGuire Education Center in Northbrook in September.

A class in the *Real Estate Qualifier Plus IIX Calculator* will be taught on Friday, September 7, from 8:30 to 11 AM. All students must have a calculator, which can be purchased from NSBAR for \$55 plus tax. Calculators also can be ordered direct from the manufacturer, Calculated Industries, for \$58.46 with no tax and free shipping. Contact NSBAR at 847-480-7177 for an order form. Education Director Martha Williams will conduct the class, which is free but requires advance registration. Register by calling 847-374-5819.

A *Palm Pilot* class will be conducted by Information Systems Director Steve Volkodav on Tuesday, September 18, from 2 to 4 PM. Students should bring their Palm or other PDA (such as Handspring) that uses the Palm Operating System. Cost of the class is \$25. Register by calling 847-374-5819 for automatic billing.

On September 24 from 1 to 3 PM, Steve will conduct a class in *Microsoft Outlook*. Cost is \$25. Call 847-374-5819 to register.

Intelitouch Coming to NSBAR

Intelitouch is the newest ASP (application system provider) to enter the Chicagoland market. An ASP provides on-line data storage, contact management, Web site and other services for real estate professionals. Dan Titus of Intelitouch will be at NSBAR on Thursday, August 16, from 8:30-11 AM to introduce the program and demonstrate some of its features. There is no charge, but registration to 847-374-5819 is requested.

Event Highlights

Top Producer 6iTraining

Following a successful program on June 20, Tom Byers will be conducting the third in a series of Top Producer 6i Training Sessions at NSBAR on Wednesday, August 22. Every student in the class, limited to 10, will have use of a computer and the TopProducer 6i software. Fee for the class is \$150 and hours are 9 AM to 4 PM. Phone 847-374-5819 to reserve your place as soon as possible. You can purchase any of the Top Producer products at discount on the day of class, if you choose.

25 Attend July Jump Start

Twenty-five eager new NSBAR members attended the Jump Start Orientation Program on July 11. The new members received their REALTOR® pins from NSBAR President Terry Penza. Featured speaker was NSBAR Past-Chair Roxane Malo of Village Green Realty, Winnetka, who answered questions about her experiences and gave advice on dealing with buyers and sellers.

Lunch was sponsored by Merrill Lynch. Bradford Page of Merrill Lynch's Chicago office spoke to the new members about a new no-down-payment loan that allows borrowers to use stock or other negotiable securities as additional collateral for a loan.

The next Jump Start programs will be August 8, September 5 and October 10.

Broker Training Finance Class Conducted in July at NSBAR

Real Estate Finance, the second of five broker training classes, was held July 9 and 16. Marilyn Glazer taught the class, which used David Sirota's *Essentials of Real Estate Finance* book. Next class in the broker training series is *Sales and Brokerage*, which will be conducted on August 13 and 20. Call 847-374-5819 to register.

If you are interested in completing the entire broker training series and want to start with the August *Sales and Brokerage* class, you can catch up by taking the *Real Estate Finance* class offered by the Lake County Association on September 26 and October 3, and the *Advanced Principles* class offered by Lake County on November 21 and 28. Contact Adrienne Bairstow at 847-480-7177 for registration information.

WCR Honors Elizabeth Howe

Elizabeth Howe was honored at the February 8 meeting of the Women's Council of REALTORS® for her 15 years of service to the organization. Elizabeth is shown at right, standing next to Chris Eigel. Also at the meeting were (from left, below) Linda Wolf, Mary Tam, Gayle Randall and Carol Healy.

The August 9 WCR meeting will be at the Culinary School of Kendall College, 2408 Orrington Ave., Evanston. Consult the listing on the last page of this issue of REALTOR® News for information on how to register for this special event.

For membership information, contact Joanne Kahn at 847-657-3765.



NSBAR Education Staff Attends Real Estate Educators Conference

NSBAR Education Director Martha Williams and Education Administrator Adrienne Bairstow attended the Annual Conference of the Real Estate Educators Association (REEA) in Orlando, June 24-27. More than 300 educators representing local Boards, private schools, universities and licensing agencies met to hear updates in real estate law, adult education methodologies, and course delivery systems.

A highlight of the meeting was a pre-conference all-day Superminds session that featured Charles Dahlheimer, one of the creators of the Accredited Buyer Representative designation that is now affiliated with NAR. Some of what Dahlheimer had to say was unsettling, particularly to those representing REALTOR® organizations. For example, it is Dahlheimer's prediction that banks will be active participants in real estate brokerage, with government approval, within the next 18 months, despite NAR opposition. He also believes that lenders will use brokerage services as the "loss leaders" to support their core financing activities.

In a provocative keynote presentation, Charles Clark, former President of the Association of Real Estate License Law Officials, challenged licensing officials to break

out of their old thought patterns and examine the purpose and actual outcomes of continuing education courses. With no persuasive evidence that CE courses prevent agent misconduct, the purpose of CE should be refocused on providing the practice skills that ultimately benefit both the agent and the consumer.

While online education is seen by many educators as the wave of the future, most education providers continue to rely on live-lecture courses and traditional methods of distance learning, such as print home study courses. As more publishers undertake the expensive process of converting texts to on-line presentations, more courses will be made available in that format.

REEA has over 1,200 members from all facets of real estate education, including publishers, school owners and instructors, college and university administrators, licensing officials and Board education staff. A REEA representative sits on NAR's Education Committee. REEA awards the DREI (Distinguished Real Estate Instructor) designation. More information about REEA and links to numerous resources in the real estate industry can be found at the REEA Web site, www.reea.org.

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.

2000-2001 Officers

Margaret Semrad, GRI, CRB, CIPS Chairman of the Board	382-3600
Harvey Hoffman, GRI, CRS, Chairman Elect	295-8400
Georgia Pierini GRI, CRS, ABR, Secretary-Treasurer	724-1855

Directors

Wendy Bergseth	234-8400
Paul J. Bobor, GRI	729-0990
David P. Buckley, GRI	381-1641
Joseph P. Goodman, GRI	328-4440
Steve Kolko	433-7220
Roxane Malo	501-4300
Vitali Polyakov	967-6700
Joy Sarver	234-1855
Wendy Shea	441-6300
Ellie Sipple	381-0500
Mary Ellen Tainer	491-1855
Jeanine Van De Velde	382-3600
Michele Wilson, GRI	234-3800

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President/Chief Operating Officer
Terese (Terry) Penza, RCE, CAE
terry@nsbar.org

Martha R. Williams, Director of Education
Adrienne Bairstow, Education Administrator
Steve Volkodav, Director of Info. Systems
Ben Cabrera, Technical Advisor
Sheila McInerney, Supra & Member Services
Christina Marino, Secretary
Sam Mittleman, Intern

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

Kimberley Davis, Accounting
Barbara "Kay" Kozerowitz, Membership

Advertising rates available upon request.

Welcome New Members

New Members

Denise Akason, Prudential Preferred Property,
850 Green Bay Rd, Winnetka, 3588

Terry Chess, Prudential Preferred Property,
850 Green Bay Rd, Winnetka, 3588

Eunsu Chung, RE/MAX On The Shore,
340 Ridge Road, Wilmette, 4014

Susan Doyle, Koenig & Strey,
538 Chestnut St, Winnetka, 3790

Lora Drobetsky, Prudential Preferred Property,
1890 First St, Highland Park, 3609

Anna Maria Fricano, Coldwell Banker,
1770 First St, Highland Park, 3960

Susan Goldman, Coldwell Banker,
1893 Sheridan Rd, Highland Park, 3640

Samuel M. Grill, Forum Properties,
3700 W Devon, Lincolnwood, 3641

Valeria Ianchici, Leader Realty,
4658 Oakton St, Skokie, 3077

Ross Kimbarovsky, Kimbar Realty,
337 Milford Rd, Deerfield, IL 3639

Scott A. Koltz, RE/MAX Countryside,
1616 W. Algonquin, Hoffman Estates, 3571

Douglas R. Kraemer, Champion Real Estate,
870 E Higgins Rd, Schaumburg, 6091

Ken Kurowski, Coldwell Banker,
330 E Main, Barrington, 6022

Karen A. Linden, Coldwell Banker,
1420 Waukegan Rd, Glenview, 3970

Makanju Maxie, Coldwell Banker,
1508 Sherman Ave, Evanston, 3920

Iowna McCormick, Lakeshore Partners,
2006 Central St, Evanston, 3101

Paul Rogalla, Coldwell Banker,
1420 Waukegan Rd, Glenview, 3970

Patricia C. Stanley, Coldwell Banker,
1420 Waukegan Rd, Glenview, 3970

Albert V. Sung Voom, Stone Realty,
1051 Waukegan Rd, Glenview, 3552

New Offices

Kimbar Realty,
337 Milford Rd, Deerfield, 3639

Forum Properties,
3700 W Devon, Lincolnwood, 3641

Reinstated Members

Niroo Dev, Coldwell Banker,
5404 W Devon Ave, Chicago, 3061

Robert B. Ramirez Jr., Integrity Realty,
Inc, 1141 Waukegan Rd, Glenview, 3283

Darwin Ellis, A Professional Real Estate,
157 Halsted St, Chicago Heights, 6070

Reinstated Office

Integrity Realty, Inc,
1141 Waukegan Rd, Glenview, 3283

Notice of September 20 Reduced Office Hours

All members of the NSBAR staff will attend the Annual NSBAR Awards Lunch on Thursday, September 20. This means that the offices in Northbrook and Barrington will be closed on September 20 from 10 AM to 3 PM. Both offices will be open that day from 8:30 to 10 AM and from 3 to 5 PM.

We hope to see you at the Awards Lunch at the Chevy Chase Country Club. Phone 847-374-5819 for reservations. Tickets are \$25 per person and include lunch and a presentation by noted author Stefan Swanepoel.

More Member News

Transfers

Mary Ann Wilfong from Baird & Warner 6026 to hometouch Centers, 2720 S. River Rd, Des Plaines, 3632

Jodie Trace Holder from Coldwell Banker 3483 to Koenig & Strey, 600 N Western Ave, Lake Forest, 3730

Gene Schuster from RE/MAX on the Shore 4014 to Coldwell Banker, 1420 Waukegan Rd, Glenview, 3970

Arthur Wilson from Coldwell Banker 3483 to Coldwell Banker, 552 Lincoln Ave, Winnetka, 3650

Debra A. Gonzalez from Coldwell Banker 3483 to Coldwell Banker, 280 Deerpath, Lake Forest, 3950

Pauline Tsoiris from Appraisal Cntr. 3125 to Coldwell Banker, 1330 Shermer Rd, Northbrook, 3940

Deepika Syal from C-21 Jay C 3017 to RE/MAX United, 81-B S Milwaukee, Wheeling, 3600

Deborah Gross from Goldtree Realty 3510 to Leader Realty, 4658 Oakton St, Skokie, 3077

Colleen Liebman from Coldwell Banker 3650 to Coldwell Banker, 1893 Sheridan Rd, Highland Park, 3640

Patti S. Johnson from Koenig & Strey 3770 to Prudential Preferred Property, 3115 Dundee Rd, Northbrook, 3517

Joseph Alexander, Svetlana Abramova, Dona Boltin, Alexander Fogel, Dmitriy Fridman, Laura Goldenberg, Arkady Goltsfarb, Christian Hamadani, Galina Iliescu, Alex Kravetz, Nona Lisitza, Michael Melikhov, Natalia Salashnaya, Pradeep Shukla, Sophia Zapadinsky from Gold & Azen 3399 to G & A Realty, 2847 Pfingsten, Glenview, 3014

Victor Ostrovsky from G & A 3014 to Victor Ostrovsky, 938 Burgess Cir, Buffalo Grove, 3642

Dropped Members

Judy Laner, Baird & Warner Residential, 1920 Sheridan Rd, Highland Park, 3104

Elena Stockslager, Baird & Warner, 754 W Northwest Hwy, Barrington, 6026

Marina Pomeranz, Capital Realty, 1766 Hintz Rd, Wheeling, 3066

Thomas Vana, RE/MAX Villager, 1245 Waukegan Rd, Glenview, 4997

Gary C. Fink, Baird & Warner, 754 W Northwest Hwy, Barrington, 7026

Michele L. DiVito, RE/MAX Homes Northwest, First Bank Plaza, Lake Zurich, 6176

Victor Ostrovsky, G & A Realty, 2847 Pfingsten, Glenview, 3014

Elna Kaplun, RE/MAX United, 81-B S Milwaukee, Wheeling, 3600

Jeanine Leyden Sekera, Coldwell Banker, 1508 Sherman Ave, Evanston, 3614

Tatyana Solovey, Coldwell Banker, 1508 Sherman Ave, Evanston, 3920

NSBAR Calendar Downloadable To Palm OS-Compatible PDAs

You can now download the NSBAR calendar of events onto your Palm or Palm Operating System-compatible PDA (Personal Digital Assistant).

Here are the steps to follow.

1. Go to the Web site: <https://avantgo.com/channels/index.html>.
2. Log in (it is free) and click on **sign me up**.
3. Click on **create channel** and enter **NSBAR** for title. For location enter: <http://www.nsbar.org/nsbarinfo.htm>.
4. Default is **100**.
5. Link depth is **1**.
6. For images, indicate **yes**.
7. For off site list, indicate **no**.
8. For refresh, indicate **on every sink**.
9. Save channel.

If you have any problems with the download process, contact steve@nsbar.org. Lots of other information also can be downloaded free. Let us know what you think!

Notice of Guardianship

Northern Trust Company has been appointed Guardian of the Estate of **Eleanor Cavallo Flynn**, 825 Burton Terrace, Glenview, IL 60025. Inquiries should be directed to Kristin W. Matschke of Northern Trust, 312-630-6000 or Margot Gordon of estate counsel Levin & Schreder, 312-630-3600.

Rumor of the Month

Commercial agents do not have to give out agency notice forms.

WRONG! There is nothing in the real estate license law differentiating the types of real estate. The law addresses brokers and salespeople, not residential and commercial property.

MEMBER BENEFIT REFERENCE INDEX

Health Insurance

National Association of Self-Empl.
Ron Shapero 312-337-7133
Marc Jacobson & Assoc. 847-498-7181
Castle Group 559-8100
NAR www.narhealth.com

Reduced Telephone Rates/Telephone

Cimco Communications
630-691-8788

Car Purchase

Chrysler/Jeep

Car Rental

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

Courier Service

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

Cellular Service & Smart Number

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

Need Information?

Call Northbrook 847-480-7177 or
Barrington 847-381-7827



Contracts On-line

The following instructions will give you the ability to fill out and print contracts from the Internet using Adobe Acrobat Reader.

If you do not have Adobe Acrobat Reader you can download the software from www.nsbars.org or www.adobe.com. Once you have the software downloaded, follow the instructions below. Remember that you can't change the text of the contracts, but you can fill in the blanks and print the completed documents. If you are interested in e-mailing or saving the documents, you will need to purchase the full version of Adobe Acrobat.

I hope these instructions will help make your Real Estate business easier and more productive.

1. Start by going to www.nsbars.org.
2. Once you are at the NSBAR Home Page, look for the **Members Only** link near the bottom of the column on the left-hand side of the page. Click on this link.
3. In the **Members Only** page, type in your member number and password. Your member number is your MLS number. Your password is your social security number. When you enter your social security number, don't forget to include a hyphen (the keyboard key following the numeral 0) between groups of numbers, such as 333-22-4444.
4. The **Members Only** page will have a link to **Contracts, agreements, addendums, etc.** Click on this link and you will pull up a page that has listing agreements, buyer agency agreements, sales contracts, addenda, agency disclosure, seller disclosure, lead paint, listing input sheets and other forms. Contracts and listing agreements are available in both letter and legal size. For our example, we will use the 5167 Multi-Board Sales Contract, in legal size.
5. Scroll down to the listing for "5167 Multi-Board (Rev. 3/00) (changed to 2210)" and click on the **2210-14.pdf** link in the right-hand column.
6. Adobe Acrobat Reader will automatically launch and open a five-page document—the four-page "Residential Real Estate Sales Contract" and an "Amendment, Notice and Response Forms" page.
7. As you run your mouse over the text of the document, the mouse cursor will turn into a little hand. When you run your mouse

across the blanks in the form, the cursor will turn into an **I** bar. This indicates a blank that you can fill in. Point to the far left of the first blank and left click once. You will see the cursor **I** blinking once you have clicked correctly. Now you can start typing in the information that is required for that field.

8. You can use the tab key to continue to the next blank or just point your mouse and left click on the next blank. If you need to go back to a previous blank you can click on the appropriate blank or use the **shift+tab** keys.
9. *Important:* When using any Adobe program the user must remember that Adobe has its own set of toolbars that are separate from the standard toolbars. Printing, saving, copying, and so on are done through the Adobe toolbar *only*.
10. Once the contract is filled out you will need to print it. In the Adobe toolbar find the printer icon. Click once on the printer icon and the **Print** window will appear.
11. From the **Print** window you will make the necessary adjustments for printing. In this example we are working with a legal size document, so you must make sure your printer settings are adjusted to print on 8 1/2 x 14-inch paper. To change the printer settings click on the **Properties** button in the **Print** window. The type of printer you have will determine where this setting is. For example, on an HP DeskJet, the setting could be in the **Paper** tab (most likely your printer has the same tab). Make sure your paper setting is the same size as the document you are using (8 1/2 x 11-inch or 8 1/2 x 14-inch).
12. Click on **OK** in the **Print** window to print your document.
13. If you would like to save the document on your hard drive or a floppy disk, click on the floppy disk icon that appears at the far left of the Acrobat tool bar.
14. Click on the **Back** button of your browser to return to the **Contracts** page to download a different form or a new copy of the same form.

Web Site Developers

Are you ready to go on-line? There are numerous resources available for you. NAR recently added the Internet Crusade to its REALTOR® VIP Alliance Program. You can reach the Internet Crusade at www.nar.internetcrusade.com. The Internet Crusade will assist you with registering your Web site's URL, which is the Web address that you will include on your business cards and in all of your letters, flyers and other promotional pieces. The Internet Crusade can also assist you with designing your Web site. Other Web site developers include:

ihouse2000 www.ihouse2000.com
homes.com www.homes.com

InfoQuest Business Internet Solutions www.infoquest.com
Telusys www.telusys.net/mainindex.html



**This is a skill building
marketing program.
There is no CE credit.**

Foundations for Success

You asked for a new agent training program - Here it is!

Lynn Madison Seminars has created a three-day new-agent training program to be held August 29 , 30 and 31 at the Northwest Association of REALTORS®
1655 South Arlington Heights Road, Arlington Heights
9:00 AM to 3:30 PM each day

Look at just a portion of our agenda – all this plus more for only \$129!

Day One - Business Development & Marketing

- goal setting
- time management
- marketing to friends and family
- working expirds & FSBO's
- making floor duty work

Day Two - Working with Buyers

- buyer counseling
- showing property
- writing offers
- presenting & negotiating
- follow-up

Day Three - Working with Sellers

- data gathering
- preparing CMA's
- effective listing presentations
- servicing and marketing the listing

**Brokers--call us at 847-359-1604
for special multiple-agent pricing!**

Yes, I'm ready to take control of my career. Register me for **Foundations for Success.**

Name _____

Member of (REALTOR® association) _____

Office _____

Office Address _____

Phone _____ FAX _____

E-Mail _____

Check (made payable to Lynn Madison Seminars) Master Card Visa Discover

Credit Card Number _____ Exp. Date _____

I authorize Lynn Madison Seminars to charge the above card \$129.

Signature _____

FAX Credit Card Registrations to: 847-359-1703

Mail Checks to: Lynn Madison Seminars, 789 N. Virn Allen Ct. Palatine, IL 60067

July Birthdays

(This is a corrected version of the list you received last month. Sorry for any confusion.)

1	Diwan C. Soni	11	Linda Rosenbloom	15	Evonne Nickeas Troester	18	Barbara Barker	24	Henry Lageschulte	28	Joan Forrest
Laura L. Balistreri	Julia Bechtold	Linda Rosenbloom	Honore M. Larweth	Janet Leverenz	Anita Neumann	Barbara Barker	Sang Y. Kim	Sang Y. Kim	Betty C. Rosalini	Betty C. Rosalini	Betty C. Rosalini
Beverly J. Ebert	Virginia S. Holbert	Honore M. Larweth	Ronald J. Damholt	Annette Kalcheim	Victor Plotkin	Anita Neumann	Herbert Kahn	Herbert Kahn	Anna Tietz	Anna Tietz	Anna Tietz
Tom Choi	Ginny Grinstead	Ronald J. Damholt	Catherine Freedman	Susan E. Banas	Gari Grimaldi Zott	Victor Plotkin	Christian A. Hamidani	Christian A. Hamidani	Beth Duffy	Beth Duffy	Beth Duffy
Sargon E. Sapper	7	Catherine Freedman	Fred Burgbacher	Mette Bowen	Arlene Skolnick	Gari Grimaldi Zott	Daryl C. Fiene	Daryl C. Fiene	29	29	29
2	Sarah Rowland	Fred Burgbacher	Alan L. Kooperman	Jasclyn Glynn	Dorothy Marmor	Arlene Skolnick	Stephanie Absler-Orsi	Stephanie Absler-Orsi	Rosemary Moss	Rosemary Moss	Rosemary Moss
Ann O'Hara Barnard	Jeffrey A. Gertie	Alan L. Kooperman	Ann Eubank	Paul Rothschild	Stuart Diamond	Dorothy Marmor	Thomas E. Concialdi	Thomas E. Concialdi	Victoria F. Wheary	Victoria F. Wheary	Victoria F. Wheary
Ko Soo Kim	Vasilios Xentaras	Ann Eubank	12	16	Edgar K. Pedraza	Stuart Diamond	Gary Joyce	Gary Joyce	Michael R. Fournier	Michael R. Fournier	Michael R. Fournier
Ashok D. Shah	Rose Bartlebaugh	12	Michael Manley	Leslie A. Weigel	19	Edgar K. Pedraza	25	25	Joseph Hedrick	Joseph Hedrick	Joseph Hedrick
Candace Corr	Sung Duk Kim	Michael Manley	Michael Monaghan	Bruce A. Teichner	Nancy C. Adelman	19	William R. Zarnow, Jr.	William R. Zarnow, Jr.	Wendy Thomas	Wendy Thomas	Wendy Thomas
3	8	Michael Monaghan	Elizabeth Olszewski	Kenneth A. Napolitano	Mike Spigelman	Nancy C. Adelman	Christine Puszynski	Christine Puszynski	Marlene Bass	Marlene Bass	Marlene Bass
Mimi Bass	Donald Marcus	Elizabeth Olszewski	Elizabeth Cherny	Carolyn Schwartz	Elaine Kaplan	Mike Spigelman	Mary Govostis	Mary Govostis	Jane Goldman	Jane Goldman	Jane Goldman
Carol Westerman	Bernard Rothblatt	Elizabeth Cherny	Constantine D. George	Natalya Alyashkina	20	Elaine Kaplan	26	26	Maureen Rosenston	Maureen Rosenston	Maureen Rosenston
Michael Brody	Robert B. Green	Constantine D. George	13	Mary Gambacorta	Maureen Dunn-Woytowicz	Natalya Alyashkina	Mary Hayes	Mary Hayes	Jeanie Moysey	Jeanie Moysey	Jeanie Moysey
Debbie Domick	William L. Goldberg	13	Mary L. Spinner	Harriet Berlin	Kamila Eva Babuch	Mary Gambacorta	Andrew Klein	Andrew Klein	Alex Loyfman	Alex Loyfman	Alex Loyfman
Marni Lewis	9	Mary L. Spinner	Delores Borowitz	Samuel M. Ekstein	Muffy Hendershot	Harriet Berlin	Richard Fabits	Richard Fabits	30	30	30
Arthur Wilson	Inga Miller	Delores Borowitz	Harold Beerli	Howard S. Hartenstein	21	Samuel M. Ekstein	Charles Foster	Charles Foster	Laura Werner	Laura Werner	Laura Werner
4	Helen L. Matt	Harold Beerli	Okhee Choi	17	James Scardino	Howard S. Hartenstein	Dee Kahnweiler	Dee Kahnweiler	Antonia E. Berarducci	Antonia E. Berarducci	Antonia E. Berarducci
Timothy Rosinski	Roger Owen	Okhee Choi	Martha R. Kuehn	JoAnne Jacobsen	Kevin Hughes	James Scardino	Mohammad Kargahi	Mohammad Kargahi	Rick Hiton	Rick Hiton	Rick Hiton
Virginia Morgan	Marla Beatty	Martha R. Kuehn	14	Mary Tierney Gibson	Nicholas Tepper	Kevin Hughes	Nicholas Marino	Nicholas Marino	Josephine Vorda	Josephine Vorda	Josephine Vorda
Wilma A. Rosen	Jennifer Conrad	14	Nancy Sells	Laura Levin	Rene Brodacz	Nicholas Tepper	Sunny Woo	Sunny Woo	Omar A. Zayyad	Omar A. Zayyad	Omar A. Zayyad
Robert S. Brooks	10	Nancy Sells	Barbara A. Sepiol	Elizabeth J. Smith	Joseph A. Licari	Rene Brodacz	George M. Baker, Jr.	George M. Baker, Jr.	31	31	31
5	Barbara A. Sepiol	Barbara A. Sepiol	Marty Max	Arlene Golen	Peggy O'Halloran	Joseph A. Licari	Patricia Gordon	Patricia Gordon	Susan Bernstein	Susan Bernstein	Susan Bernstein
Irwin L. Weinberg	Keith Hancock	Marty Max	Susan Beanblossom	Linda Yedor	Scott R. Ruswick	Peggy O'Halloran	Anne Donnelly	Anne Donnelly	Carolyn Eigel	Carolyn Eigel	Carolyn Eigel
Laura L. Sapperstein	Rick L. Schnitzer	Keith Hancock	Merissa Newton	Marjorie Rather	22	Scott R. Ruswick	Gayle Alexander	Gayle Alexander	Rhoda Lee	Rhoda Lee	Rhoda Lee
Rick L. Schnitzer	Mary Debes	Rick L. Schnitzer	Kristen M. Jasinski	Lynn Bachr	Robert D. Mann	Gayle Alexander	27	27	Bill Vernon	Bill Vernon	Bill Vernon
6	Don Dietz	Mary Debes	Ginny Rosen	Constantinos Zarifopoulos	Antonio A. Cadet	Robert D. Mann	Frances Schaffer	Frances Schaffer	Joanne Tertipis	Joanne Tertipis	Joanne Tertipis
7	Brian J. Barret	Don Dietz	Lowell J. Martin	June Podolak	Lynne S. McGrath	Antonio A. Cadet	Elizabeth Lindsay	Elizabeth Lindsay	Katherine Weck	Katherine Weck	Katherine Weck
Laura L. Sapperstein	Spero P. Adamis	Don Dietz	Betsy Fox Burke	William D. Norwood	Ellen Parmacek	Lynne S. McGrath	23	23	Liz Bulf	Liz Bulf	Liz Bulf
Rick L. Schnitzer	Steven L. Hill	Spero P. Adamis	Tom Herrick	William D. Norwood	Marina Vernon	Ellen Parmacek	Ellen Parmacek	Ellen Parmacek	Ethel Sostrin	Ethel Sostrin	Ethel Sostrin
Mary Debes		Steven L. Hill			Suc Hall-Albertson	Marina Vernon	Theron J. Wright, Jr.	Theron J. Wright, Jr.			
8					Theron J. Wright, Jr.	Marina Vernon	Wendy L. Stricker	Wendy L. Stricker			
9					Wendy L. Stricker	Theron J. Wright, Jr.	Linda Hoffmann	Linda Hoffmann			
10					Linda Hoffmann	Wendy L. Stricker					
11						Linda Hoffmann					

August Birthdays

1	Barbara L. Gould	6	Dede Banks	12	Jerri Kazlo	19	Alan T. Wojtkiewicz	25	James D Meyers	30	Elaine Tremko
James Comerford	Heather Drennan	Dede Banks	Heather Drennan	Miguel A. Nunez	Don Martorelli	Alan T. Wojtkiewicz	Cookie Levy	Jean James	Elizabeth D. Rummel	Elizabeth D. Rummel	Elizabeth D. Rummel
Jerry Gutnayer	Jane Dzedzic	Heather Drennan	Jane Dzedzic	Nancy J. Feddermann	Lenora Knudson	Don Martorelli	Lynda Frillman	Jean T. Manos	Irving Weinberger	Irving Weinberger	Irving Weinberger
John E. Harris	Kim Gen	Jane Dzedzic	Kim Gen	13	Nydia Frillman	Lenora Knudson	Lend Leuchtner	Judy Weiss	James B Crowe	James B Crowe	James B Crowe
Richard A. Keefc	Michael Martin	Kim Gen	Michael Martin	Blair Thrush Lele	Diane A. Geissler	Nydia Frillman	20	Kathleen Malooly	Joyce King	Joyce King	Joyce King
Sharon T. Nieminski	Micheline Barbaro	Michael Martin	Micheline Barbaro	Diane A. Geissler	Jim Fitzgerald	Diane A. Geissler	Anne C. Brahin	Linda Lincoln	Michael Melikhov	Michael Melikhov	Michael Melikhov
Stella Udell	Nancy Keogh	Micheline Barbaro	Nancy Keogh	14	Kara Watts	Jim Fitzgerald	Betty Collias	Linda M. Barbera-Stein	Nancy Bach	Nancy Bach	Nancy Bach
Sylvia Kelson	7	Nancy Keogh	Helen Sherman	Pradeep B. Shukla	Scott Waxman	Kara Watts	Eleanor Hall	M.J. Black	Victor Ostrovsky	Victor Ostrovsky	Victor Ostrovsky
2	Faina Firfer	Helen Sherman	Michelle T. Gausselein	Scott Waxman	Shannon Leslin-Wyszynski	Pradeep B. Shukla	Jaqueline Sondell	Michelle R. Dalstrom	31	31	31
Jan W. Churchwell	John Y. Park	Michelle T. Gausselein	Robert Gray	Shannon Leslin-Wyszynski	Sheila Kula	Scott Waxman	Liz Van Horn	Peggy Budwig	Alexandra Korompilas	Alexandra Korompilas	Alexandra Korompilas
John Y. Park	Karen Paden	Robert Gray	Stephen G. Kochis	14	Albert Belmonte	Shannon Leslin-Wyszynski	Rence Biggam	William LaMack	Andrew Ressler	Andrew Ressler	Andrew Ressler
Karen Paden	Viktoria Sokolov	Stephen G. Kochis	8	Barbara Terrell	H. Randall Errington	Albert Belmonte	Robert A. Packer	26	Coral Ackerman	Coral Ackerman	Coral Ackerman
Viktoria Sokolov	3	Barbara Terrell	Barbara Terrell	Carol M. Berkson	Yuriy Shvarts	H. Randall Errington	Robert Bernard	Alice Kharon	Dawn McAnaney	Dawn McAnaney	Dawn McAnaney
3	Beth Welch	Carol M. Berkson	Carol M. Berkson	Carolyn Dapier	Charles Doyle	Yuriy Shvarts	Susan Schreiber	Gloria L. Matlin	Dianne Cotirilios	Dianne Cotirilios	Dianne Cotirilios
Brenda Flasch	Dave Wahrer	Carolyn Dapier	Carolyn Dapier	Charles Doyle	Irina Khaykin	Charles Doyle	Vivien McKune	Honore Frumentino	Frank Nash	Frank Nash	Frank Nash
Dave Wahrer	Eileen Campbell	Irina Khaykin	Irina Khaykin	15	Lynn Knupp	Irina Khaykin	21	Janice Harfield	Kathryn Barkulis	Kathryn Barkulis	Kathryn Barkulis
Eileen Campbell	Irina Kehler	Lynn Knupp	Natalie Rosenberg	16	Ronald S. Johnson	Lynn Knupp	Adrienne Aaronson	Jenny A. Thramann	Marilyn Gorman	Marilyn Gorman	Marilyn Gorman
Irina Kehler	Joe G. Hagec	Natalie Rosenberg	Richard Gribble	17	Thomas R. Stulp	Natalie Rosenberg	Daniel Schermerhorn	Katherine Buckley	Martin A. Uthe	Martin A. Uthe	Martin A. Uthe
Joe G. Hagec	Maksim Kotelennets	Richard Gribble	9	Charles Barenbrugge	Gloria Skolnick	Richard Gribble	Deborah Anne Fischer	Nancy Riley	Murlyn McDowell	Murlyn McDowell	Murlyn McDowell
Maksim Kotelennets	Pery Leininger	Charles Barenbrugge	Charles Barenbrugge	Gloria Skolnick	Mary Liebrock	Charles Barenbrugge	Gary D. Jensen	Scott J. Levy	Peter P. David	Peter P. David	Peter P. David
Pery Leininger	Savi Ramrakhyani	Gloria Skolnick	Gloria Skolnick	16	Nona Lisitza	Gloria Skolnick	Lucy Beighley	Sonia Masur	Shelley Arvai	Shelley Arvai	Shelley Arvai
Savi Ramrakhyani	4	Mary Liebrock	Mary Liebrock	17	John A. Alfini	Mary Liebrock	Richard Gongola	Yan Skladman	Susan K. Cho	Susan K. Cho	Susan K. Cho
4	Alan R. Sex	Nona Lisitza	Nona Lisitza	18	K. Fareeduddin	Nona Lisitza	Timothy J. Frain	27	Teresa M. Kingsmill	Teresa M. Kingsmill	Teresa M. Kingsmill
Alan R. Sex	Joan W. Hightower	K. Fareeduddin	K. Fareeduddin	19	Leo Birov	K. Fareeduddin	Igor Gerenrot	Ann Bickmore			
Joan W. Hightower	Krupavaram Pudi	Leo Birov	Leo Birov	20	Eleanor Dowling	Leo Birov	Joy Kolstad	Connie L. Fuller			
Krupavaram Pudi	Maria Hae Sun Kim	Eleanor Dowling	Eleanor Dowling	21	Isabel A. Pangilinan	Eleanor Dowling	Milena Birov	Douglas R. Kraemer			
Maria Hae Sun Kim	Susie Schechtman	Isabel A. Pangilinan	Isabel A. Pangilinan	22	John Gillard	Isabel A. Pangilinan	Patrick Krohn	Igor Gerenrot			
Susie Schechtman	Julie McWilliams	John Gillard	John Gillard	23	Laura Goldenberg	John Gillard	28	Joy Kolstad			
Julie McWilliams	5	Laura Goldenberg	Laura Goldenberg	24	Anthony D'Costa	Laura Goldenberg	Alice A. LeVert	Milena Birov			
5	Beverly Gaabo	Anthony D'Costa	Anthony D'Costa	25	Arlene J. Sunkel	Anthony D'Costa	Alice E. Conner	Patrick Krohn			
Beverly Gaabo	Catherine Peters	Arlene J. Sunkel	Arlene J. Sunkel	26	Bayley Milton	Arlene J. Sunkel	Hilde Wheeler Carter	29			
Catherine Peters	David G. Skibbe	Bayley Milton	Bayley Milton	27	Edward R. James	Bayley Milton	29	Adele O'Brien Bensingier			
David G. Skibbe	Gilda Edelstein	Edward R. James	Edward R. James	28	Lynn A. Silverman	Edward R. James	30	Ann Neff			
Gilda Edelstein	Jan Koerner	Lynn A. Silverman	Lynn A. Silverman	29	Norman W. Lieber	Lynn A. Silverman	31	Barbara Aubel			
Jan Koerner	John Klingeman	Norman W. Lieber	Norman W. Lieber	30	Rose Bilger	Norman W. Lieber	31	Eric Y. Chang			
John Klingeman	Lynn Blache	Rose Bilger	Rose Bilger	31	Sally Goodman	Rose Bilger	31	Hak In Jin			
Lynn Blache	Mary Nigro	Sally Goodman	Sally Goodman	32	23	Sally Goodman	31	Jeanne Stogin			
Mary Nigro	Mona J. Hellinga	23	23	24	Bernie Park	23	Lynn B Kosner				
Mona J. Hellinga	Sherry Horelick	24	24	25	Esther Finne	24	Robert Nelson				
Sherry Horelick	Suzanne Rosen	25	25	26	JoAnn Snell	25					
Suzanne Rosen	Terrence H. Herryges	26	26	27	Elke T. McDonough	26					
Terrence H. Herryges		27	27	28	Shula Elbaz-Cohen	27					
		28	28	29		Shula Elbaz-Cohen					
		29	29	30							
		30	30	31							
		31	31								

Upcoming Events

Event	Date	Start/End	Speaker	Location
Diversity Committee	Aug 3	1 - 2 PM		Board Room
Jump Start Orientation	Aug 8	8:30 AM - 4 PM	Harvey Hoffman	Education Center
ABR Accredited Buyer Rep Course	Aug 9 & 10	8:30 AM - 5 PM	Lynn Madison	Education Center
Women's Council of Realtors	Aug 9	11:30 AM - 4 PM		Kendall College
Broker Training: Sales/Brokerage	Aug 13 & 20	8:30 AM - 5 PM	Marilyn Glazer	Education Center
MLSNI Class	Aug 14	9 AM - 4:30 PM		Education Center
Intelltouch and Computer Club	Aug 16	8:30 - 11 AM	Dan Titus	Education Center
Top Producer 6i Training	Aug 22	9 AM - 4 PM	Tom Byers	Education Center
CE: CORE A	Aug 27	8 - 11 AM	Lynn Madison	Education Center
CE: CORE B	Aug 27	12 - 3 PM	Lynn Madison	Education Center
MLSNI Class	Aug 28	9 AM - 4:30 PM		Education Center
NSBAR Board of Directors	Aug 29	11 AM - 5 PM		Education Center
Jump Start Orientation	Sept 5	8:30 AM - 4 PM	Laurie Tierney	Education Center
Broker Training: Brokerage Admin.	Sept 10 & 17	8:30 AM - 5 PM	Marilyn Glazer	Education Center
CE: Ethics Workshop	Sept 14	8 - 11 AM	Deborah Long	Education Center
CE: Internet Investigations	Sept 14	12 - 3 PM	Deborah Long	Education Center
Palm Pilot Class	Sept 18	2 - 4 PM	Steve Volkodav	Education Center
Awards Luncheon	Sept 20	11 AM - 2 PM	S. Swanepoel	Chevy Chase C.C.,
Microsoft Outlook Class	Sept 24	1 - 3 PM	Steve Volkodav	Education Center
IAR Fall Convention	Oct 2-4			Tinley Park
Jump Start Orientation	Oct 10	8:30 AM - 4 PM	Wendy Shea	Education Center
Smart Growth Seminar	Oct 18	8:30 AM - 12 PM	Molinaro/Panel	Northwest AOR
Broker Training: Contracts	Oct 15 & 22	8:30 AM - 5 PM	Marilyn Glazer	Education Center
Estate Planning for R.E. Profs.	Oct 25	11 AM - 2 PM	Tauber/Panel	Greater Cgo. Grp.
NAR Annual Convention	Nov 2-5	All Day		Chicago
CE: CORE A	Dec 17	8 - 11 AM	Lynn Madison	Education Center
CE: CORE B	Dec 17	12 - 3 PM	Lynn Madison	Education Center

WCR / NSBAR Calendar Highlights

Women's Council of REALTORS® North Shore Chapter. The **August 9** WCR meeting will be at the Kendall College Culinary School, Evanston. This is an eagerly anticipated event and seating is limited, so make your reservation early, please. Cost is \$25 per person. The program will last from 11:30 AM to 2:30 PM, and will include lunch as well as a tour and demonstration. Make reservations and payment by August 2 (if space is available). Reservations must be made by phoning WCR President-Elect Marjorie Rissman, GRI, ABR, at 847-681-4121. Your check for \$25 made payable to WCR must be mailed to Pat Ortseifen, CRB, CRS, GRI, LTG, Coldwell Banker, 740 Waukegan Rd., Deerfield 60015.

ABR (Accredited Buyer Representative) Course. If you represent buyers, you should have the ABR designation. Lynn Madison will be at NSBAR on **August 9 and 10** to teach the ABR class. You qualify for the ABR designation by completing the class successfully and fulfilling other requirements, including providing proof of having represented the buyer(s) in at least five transactions that closed within the 18 months preceding (or following) the class. Class hours are 8:30 AM to 5 PM each day. Cost of \$275 for registration includes first-year REBAC dues of \$110. *This class offers six elective hours of continuing education credit.* **Call the NSBAR automated Registration Desk line at 847-374-5819 to reserve your place.**

New CORE CE Courses. NSBAR will offer the two new CORE CE courses on August 27 from 8 to 11 AM (CORE A) and 12 to 3 PM (CORE B). Lynn Madison will teach both courses. CORE A covers the Illinois real estate licensing and escrow laws. CORE B covers agency and fair housing. These two courses are required for anyone who hasn't yet completed the 2000-2002 broker CE requirement, or the 2001-2003 salesperson CE requirement. **Call the NSBAR automated Registration Desk line at 847-374-5819 to reserve your place.**

Cruise YourWay to CE Credits. The Illinois Quad City Area REALTOR® Association is offering its second annual educational cruise March 11-19, 2002, from Miami to St. Maartens, Barbados and Martinique in the southern Caribbean on Carnival Cruise Lines. Cruise rate of \$1,500 per person double occupancy *includes* 12 hours of CE classes, including CORE A and B courses that will be taught by Lynn Madison and six elective hours that will include the NAR Ethics requirement. Airfare is not included. The CE hours are conducted early in the cruise, so you will be able to enjoy your ports of call at leisure. **For more information and a registration form, visit www.iqcrealtors.com.** Both REALTORS® and non-REALTORS® and their guests are welcome aboard.

NORTH SHORE—BARRINGTON ASSOCIATION OF REALTORS®

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

YOUR 24-7 ASSOCIATION

**We're on the Web at
nsbar.org
and
nsbarstore.com**