

REALTOR® News

December 2002

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December On-Line Premiere

This December issue of the *nsbar.org REALTOR® News* is a historic first—the first issue to be published only in digital format. In past months, we have published the *REALTOR® News* in a print version, then posted the print version at www.nsbar.org. This month, there will be no print version. The newsletter you are reading will be read only by members who visit the Web site. Of course, you can produce your own hard-copy version of the newsletter by printing these pages (in color or black-and-white) and sharing them with fellow REALTORS®. Feel free to do so. You may want to print just the Education Update that appears on page 17. What try an on-line newsletter? With digital publication, we can use a full-color format, with color photos and graphics. Best of all, the enhanced graphics can be added at no cost. In fact, we've cut out the printing cost entirely! We have also eliminated the postage charges. So, this format saves the Board (you) a great deal of money. Next month, you will receive a printed newsletter once again. Let us know your opinion of this month's issue, and don't be surprised if we move to an all-electronic format in the near future.

Join Your Board for a Cruise

Like to be on the beach below next December? Then plan now to join us for the first ever NSBAR Education Cruise, November 30-December 7, 2003. Cruise details are being finalized, but promise to include exciting ports of call in the Caribbean, including Puerto Rico. More info is on page 4. Can't wait until next November 30? Enjoy any of the enticing cruises offered by Royal Caribbean or Celebrity Cruises right now at a special discount for NSBAR members and guests—no C.E. credit, but no classes to take, either. Not only that, you will earn a commission for NSBAR. Talk about a win-win! You can help your Board increase its non-dues revenue, while getting a terrific price on a vacation you will not soon forget. See the Cruise Club Rewards ad on page 13 of this newsletter. When you call, don't forget to mention that you are an NSBAR member. If you've never taken a cruise, you are in for a treat!



Wishing You a Joyful Holiday Season

The year has gone by so quickly, and once again we wish you and yours the very best. Have you stopped by a North Shore - Barrington Board office lately—in Northbrook or Barrington? If you haven't, you should. We'd love to give you a special holiday surprise. We have an assortment of chocolate goodies to share with you. When you feel the need for a pick-me-up, stop in for a tasty break. And after you do, start making plans for a happy and productive 2003, on land and at sea!



Racism by Voice

Professor John Baugh of Stanford University, an African American, is studying the impact made by the sound of a tester's voice in fair housing test cases. In his own tests, Baugh believes that he was discriminated against when using an African-American accent, and even more so when he used a Hispanic accent. A new Web site that is being developed by Baugh and the National Fair Housing Alliance will enable visitors to gauge their reactions to a variety of voice patterns. Many organizations in the Chicago area have been awarded grants by HUD to conduct fair housing testing. This is just the newest approach. Make sure that anyone who answers phones in your office is aware that equal housing means equal service—even if the only contact with an individual is over the phone. Interested in fair housing training? E-mail me and I'll set up a special class for you!

MLSNI

Market Time. CMT will equal MT but populate with CMT figure and if the listing is out 181 or more, then it starts back to 0.

If a member manipulates the market time or SCI the fine will be \$100 for the first offense, \$300 for the second, and \$500 for the third.

Fort Sheridan. Listings in the Fort Sheridan area are to be placed in the city of the official address, which would be either Highwood or Highland Park. On the data form, under Subdivision please enter "Fort Sheridan" (using Fort and not Ft); in the corporate limits enter the city of the official address.

W-9 Form. MLSNI has recently requested that some brokers provide them with a Form W-9. MLSNI will not make payments to non-corporate entities until a W-9 is on file.

Dual Agents May Be Denied E & O Ins.

Blanche Evans, associate editor of the *Realty Times*, wrote an article on E&O insurance coverage that every REALTOR® should read. It's at http://realtytimes.com/rtnews/rtnpages/20021022_insurers.htm Evidently, insurers are now considering agency relationships of brokers and agents in determining insurance pricing. According to Joan Schmalz, senior VP of George F. Brown & Sons, a wholesale and surplus lines brokerage firm, "On our application we ask, 'What percentage of your business is dual agency?' If it is over 20 to 25 percent, I will decline you." Read the entire article by clicking on the URL above, or copy and paste it into your browser.

Homeowner's Insurance

Securing homeowner's insurance is not the slam dunk it used to be. We strongly suggest you have your buyers find insurance at the same time they are seeking a loan. NSBAR Director Allyson Hoffman reports that homeowners can order a report that may indicate a potential problem in obtaining insurance on the property by going to <http://www.choicetrust.com> or by calling 1-866-527-2600. ChoiceTrust, by ChoicePoint, sells the Comprehensive Loss Underwriting exchange (CLUE) report for \$8 to homeowners. If a policy is cancelled, the homeowner may be able to get the report free from the carrier who issued the policy.

Another insurance update comes from NAR, which has continued its REALTOR® VIP Alliance Program arrangement with Liberty Mutual, which provides both home and auto insurance to REALTORS® at a discounted rate. For more information, contact Liberty Mutual at 800-526-1547.

Mention that you are a member of the program called Group Savings Plus®.

Additions to the Code of Ethics

At the NAR Annual Conference in New Orleans in November, several additions to the Code of Ethics were adopted. These are not new Articles of the Code, but Standards of Practice (SOPs) that serve as guidelines in implementing the Code. The new/ revised SOPs are:

Standard of Practice 16-3. [Entirely new section.]

Before providing a substantive service (such as writing a purchase offer or presenting a CMA) to a prospective purchaser, seller, tenant or landlord ("Prospect"), a REALTOR® shall ask the Prospect whether they are a party to an exclusive representation agreement. A REALTOR® shall not knowingly provide a substantive service concerning a prospective transaction to Prospects who are parties to exclusive representation agreements, except with the consent of the Prospect's exclusive representative or at the direction of Prospects.

Standard of Practice 1-12. [Additions underlined.]

When entering into listing contracts, REALTORS® must advise sellers/landlords of:

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

Billing Goes Online

You can now view your NSBAR bills online. Go to www.nsbar.org and click on the Member Only link in the center of the page. You will then log in using your MLSNI ID number and your social security number without dashes.

Web Address Correction

Last month we gave you the address for the licensee look-up feature at the Web site of the Office of Banks and Real Estate, and accidentally transposed part of the URL. We apologize for any confusion. Go to www.obre.state.il.us. Click on the "Lookup" tab at the left of the screen, then click on "Continuing Education."

Here's our story.

We believe that relationships are the building blocks of community.

At Clybourn Financial Services, we want to give back to ours.

With mention of this ad, for every mortgage transaction completed, Clybourn Financial Services will refund your client's entire application fee, a savings of as much as \$325.00. To schedule an appointment, contact Darush Mabadi.

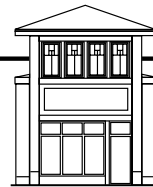


We finance:

- Primary Residences
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Education

Education Director Martha R. Williams, e-PRO

Cruise Time Is Coming to NSBAR!

We're excited to be offering a brand new NSBAR member benefit—discounts on cruises offered by Royal Caribbean International. These include the Royal Caribbean Cruises, as well as the upscale Celebrity Cruises. See the ad on page 13 for more information. We are planning the first NSBAR Education Cruise of the Caribbean for November 30-December 7, 2003. As part of the cruise experience, you can receive credit for up to four three-hour continuing education classes. The study materials will be mailed to you in advance and the test for each class will be given on the ship. You can take as many (or as few) classes as you like—or none at all. Your guests also are invited. Cruise details will be posted in future newsletters. If you are interested in signing up for the cruise, call us at 847-480-7177 and we will see that you get full information on prices and cabin alternatives as soon as they are available. (We would also like some idea of how many cabins we will need.)

Professional Assistant's Course to Be Offered in January, April and July

NSBAR will host its first Real Estate Professional Assistant (REPA) course on January 23 and 24, from 8:30 AM to 5 PM each day. The course is designed for non-licensees, but anyone is allowed to take it, including secretaries and other office staff. The REPA course will also be taught on April 24 and 25, and July 10 and 11. Kerry Kidwell, DREI, ABR, CRS, CRB, GRI, e-PRO, is the instructor for all three courses. Cost is \$250. For more information, go to www.nsbar.org/nsbar-elinear/education/repa.htm

Education Catalog a Must-Read

Early reports are that the NSBAR Education Catalog for 2002-2003 is a hit! With information on GRI and other designation courses, and the continuing education calendar for this winter, the catalog will be a frequently-used resource for members. If you didn't get your Catalog, drop by one of the NSBAR offices in Northbrook or Barrington, and we will be glad to give you a copy and also verify that we have your correct address on file.

Ethics Video Class Dates

The Ethics video class featuring attorney Oliver Frascona will be offered at the Northbrook office from 1 to 4 PM on Monday, December 2, and from 9AM to noon on Friday, December 20. This class does not offer C.E. credit, but does fulfill the NAR Ethics requirement.

43 at Jump Start

Forty-three new members of NSBAR attended the **November 13** Jump Start Orientation. They were welcomed to the Board by NSBAR Education Director Martha Williams, who also conducted the introduction to the Code of Ethics. "Meet the Pro" speaker was Roxane Malo. Lunch sponsor was Washington Mutual, represented by Michael Schier. NSBAR Information Systems Director Steve Volkodav conducted the afternoon session of MLS training.



A survey completed by 34 of the new members indicates that three are in the 20-30 age bracket, 14 are 31-40, eight are 41-50, eight are 51-60, and one is 61-70. Of the 34 who completed the survey, nine have attained a master's degree, 16 have a bachelor's degree, and seven have received an associate's degree or attended several years of college. Twenty-four of the new members were born in the United States; five were born in Korea, and other countries represented are Poland, Ukraine, Latvia, Yugoslavia and Laos. Languages spoken in addition to English include Polish, Serbian, Russian, Ukrainian, French, Italian, Spanish, German, Hebrew, Korean, Thai, and Laotian. The new members want NSBAR to provide networking opportunities, help to get their businesses started and "the education I need to be a success; I definitely will take advantage of all your offerings."

Welcome to NSBAR!

Our Students Tell Us . . .

Jump Start Orientation on November 13:

"Most valuable part of Jump Start was fair housing reinforcement."

Negotiating with Multi-Cultural Clients, taught by Marcie Roggow on October 17:

"Great information—really raised my awareness."

"This was a fabulous class! It was full of very important, relevant information!"

ABR Innovative Marketing, with Lori Lasday Cox, November 1:

"Very Valuable."

"Came away with some really good new ideas that will be easy to put into play. Thanks!"

ABR Class Update

The next two-day ABR class will be **January 31 and February 1** (Friday and Saturday), 8:30 AM to 5 PM each day, and will feature Terry Watson, DREI, GRI, CRS, CRB, ABR, ABRM, CIPS, CFS, SRES and e-PRO. Early bird tuition is \$250; after January 24, \$275. If you haven't heard Terry Watson yet—and especially if you have—you are in for a real treat. Call 847-480-7177 to reserve your place at this exciting program, or complete the registration form on page 6 of this newsletter and fax it to us. In October, Terry helped the Real Estate Buyer's Agent Council (REBAC) inaugurate the ABR program in Brazil. But you don't have to go to Brazil to hear Terry. Just come to Northbrook next month and you'll know why Terry was selected by REBAC to represent it internationally!



Become a Leader in the Real Estate Buyer Representation Market Today

Start your Accredited Buyer Representative (ABR[®]) Designation by attending the upcoming two day course sponsored by the Illinois Association of REALTORS[®] (IAR) in conjunction with the North Shore-Barrington Association of REALTORS[®] and the Real Estate BUYER'S AGENT Council (REBAC)

Join your colleagues and gain the recognition as an **ABR[®]** and stand out as the real estate professional that has achieved the mark of expertise in buyer agency. This designation will award you the distinction and public recognition as proficient and adept in a field of specialized talent. Buyer agency is a specialty that requires skill and knowledge. Consumers want the services of a real estate expert who truly knows how to represent them; they want a professionally trained, **Accredited Buyer Representative**

Jan 31 and Feb 1, 2003
North Shore Barrington Association
Northbrook, IL

This two-day course contains the four mandatory modules needed to obtain the ABR[®] Designation.

Six hours of continuing education included in modules.

Instructor Terry Watson will cover

-Legal duties to buyer clients
-How to promote your services
-Buyer agent's job description
-Dual agency issues
-and much more

registration information on reverse

Illinois House Sessions Real Time on Web Site

Sessions of the Illinois House of Representatives are available in both video and audio streaming when there is floor action. Tune in the Illinois House on session days at www.legis.state.il.us. Similar access is not yet available for the Illinois Senate.

Source: Quorum Call: The Legislative Newsletter for Illinois REALTORS®

Eviction Reform Law

Governor Ryan has signed Senate Bill 1934, an initiative of the Illinois Association of REALTORS® that amends the forcible entry provisions of the Code of Civil Procedure to provide a clearer statutory procedure to provide notice and due process to “unknown occupants” of rental housing. The new law provides owners a more expedient and less expensive way to provide such notice, while also providing unknown occupants a greater opportunity to actually receive notice of a pending eviction action. *Source: Quorum Call: Legislative Newsletter for Illinois REALTORS®*

Generation Gap a Hurdle

If you're a Baby Boomer, the generation gap can spell disaster for your real estate practice. As explained by Terry Watson, DREI, GRI, CRS, CRB, ABR, ABRM, CIPS, CFS, SRES and e-PRO, at the November NAR Conference, the average salesperson is in their mid-fifties, but the average buyer is in their thirties. Members of Generation X are distinguished by their use of technology. Members of Generation Y will exceed the number of Baby Boomers at their peak. Members of Generation Y love multitasking and are impatient with people who are unable to do several things at once. They favor e-mail for communicating. Hear more insights from Terry at the ABR class on January 31 and February 1 (Friday and Saturday). See pages 5 and 6 of this newsletter for information.

REBAC/CRS Agree to Course Exchange

The Real Estate Buyer's Agent Council (REBAC) and the Council of Residential Specialists (CRS) have agreed to accept one educational course from the other as advancement toward their separate designations. REBAC said it would accept the CRS class, “Wealth Through Residential Real Estate Investment,” as a credit toward the Accredited Buyer Representative designation, while CRS will accept REBAC's two-day ABR class as a substitute for one two-day CRS class. REBAC and CRS have about 40,000 members each, but it is not known how many members belong to both.

WCR Events

Lunch Meeting. On **December 12**, the Women's Council of REALTORS® will meet at Sunset Ridge Country Club, Northfield. The luncheon begins with networking at 11:30 AM. Special feature is a book dramatization by Barbara Rinella. For reservations at a cost of \$25 per member/guest, contact Pat Ortseifen at 847-940-2753 no later than **December 9**.

Conference for Brokerage Owners and Managers

A business conference for owners and managers will be offered on Wednesday, January 29, at the Hyatt Regency Woodfield, Schaumburg. Titled “Behind the Wheel: Steering Your Real Estate Company to Future Success,” the program features international speaker Stefan Swanepoel, technology expert Matthew Ferrara, IAR CEO Gary Clayton, and IAR attorney Steve Bochenek. Registration is at 8:30 AM and the program begins at 9 AM. A working lunch is included in the all-day schedule.

To register, phone the IAR Registration Line at 800-252-2910. Cost is \$99 for registrations before January 6, and \$129 for registrations from January 6 to 24. Walk-ins will be allowed only on a space-available basis. The program is sponsored by the Illinois Association of Realtors®, the Ralph Pritchard Fund of the Real Estate Educational Foundation, and the Real Estate Buyer's Agent Council.

PB Pipe Replacement

Homeowners who had polybutylene (PB) pipe installed in their homes between January 1, 1978, and July 31, 1995, may be eligible for free replacement pipes. Details of the class action settlement with the pipe manufacturers and suppliers and claim forms are at <http://www.pbpipe.com>.

REALTOR® VIP Alliance

Save an Extra \$500 on Chrysler/Jeep.

NAR has announced that its REALTOR® VIP Alliance Program partnership with Chrysler and Jeep has been extended through 2003. The program allows participants to choose a vehicle that suits their business and lifestyle, and offers a \$500 bonus cash allowance on select new Chrysler and Jeep vehicles—sedans to SUVs.

Another benefit to REALTORS® and association staff is that the bonus cash allowance applies in addition to most national, regional and other select incentives in effect at the time of purchase or lease. Visit <http://nar.chrysler.com> or <http://nar.jeep.com> for further REALTOR® VIP Program specifics, or call Product Specialists for assistance at 1-800-Chrysler or 1-800-925-Jeep, 8 AM to midnight EST, seven days a week.

December 9 and 16
8:30 AM - 5 PM

Contracts

**Broker Training
Two-Day Class**

3 Hours C.E. Credit

Instructor:
Marilyn Glazer, GRI, CRB

**Tuition fee is \$155
for each two-day class
in the Broker Training
series. Register by
calling 847-480-7177
or register on-line at
www.nsbar.org.**

**Do you prefer home
study? Go to
www.illinoisrealtor.org
for course/order info.**

Vision

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

Notice

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

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

2002-2003 Officers

Georgia Pierini, GRI, CRS, ABR Chairman of the Board	724-1855
Gary D. Jensen Chairman Elect	272-0330
Ellie Sipple Secretary-Treasurer	381-0500

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Diana Efstathiou	724-1855
Lisa Hathaway	234-0050
Allyson Hoffman, GRI, CRS, e-PRO, CRP	272-7070
Harvey Hoffman, GRI, CRS	295-8400
Scott Lackie, GRI	234-0816
Michael A. Mazzei	729-0330
Dawn McAnaney	266-7625
Kathy Pinkus	381-8800
Daniel Schermerhorn, CPM	869-4200
Margaret Semrad, GRI, CRB, CIPS	382-3600
Michael Stern	256-7400

Northbrook Office

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Northbrook, IL 60062
847-480-7177 Fax 847-480-7362
Reservations www.nsbar.org

President/Chief Operating Officer

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

Director of Education

Martha R. Williams, e-PRO

Education Administrator, Adrienne Bairstow

Director of Information Systems

Steve Volkodav, e-PRO

Marketing and Technical Support, Jin Li

Receptionist, Rachel Struchen

Technical Support, Mike Gazdzik

Barrington Office

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

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

Welcome New Members

New Members

Mildred Abonce, Coldwell Banker,
1508 Sherman Ave, Evanston
Kimberly Arnold, Prudential Preferred
Property, 1600 Orrington, Evanston
Jane S. Bentham, Baird & Warner,
714 Elm St, Winnetka
Ellin Blumenthal, Coldwell Banker,
740 Waukegan, Deerfield
Muriel Blumstein, Koenig & Strey, Inc,
819 Waukegan Rd, Northbrook
Hollie Bush, Appraisal Enhancement
Services, 100 N Wiget Lane, Ste 150, Walnut
Creek, CA
Peter G. Christopoulos, Coldwell
Banker, 1893 Sheridan Rd, Highland Park
Julia Clark, Prudential Preferred Property,
3115 Dundee Road, Northbrook
Shirley Clark, Keller Williams Success Realty,
59 S Rand Rd, Lake Zurich
Charles Corder, Lake-Cook Appraisals Ltd,
888 E Belvidere Rd #119, Grayslake
Christopher Deleeuw, HomePage Realty,
1215 Washington #204, Wilmette
Peter M. Epstein, Coldwell Banker,
1893 Sheridan Rd, Highland Park
Sharon Clary Epstein, North Shore Buyer
Broker LLC, 300-I Skokie Blvd, Northbrook
Elizabeth Fejes, Bradbury, Romey, Egan &
Partners, 580 Lincoln Ave, Winnetka
Tim Flowers, Koenig & Strey, Inc,
1009 Waukegan Rd, Glenview
Linda L. Freeman, Century 21 Care Real
Estate, 141A S Northwest Hwy, Barrington
James D. Friel, Prudential Preferred
Property, 1890 First St, Highland Park
Susan Gipp, SG Appraisal,
2 Harvest Dr, Streamwood
Francine L. Gold, Koenig & Strey, Inc,
800 Waukegan Rd, Deerfield
Marjorie Green, Coldwell Banker M&M,
4632 Church St, Skokie
Peter Henning, Century 21 Sketch Book,
20 Northwest Hwy, Cary
Diane Henson, Century 21 Care Real Estate,
141A S Northwest Hwy, Barrington
Theresa Smith Hofflander, Koenig & Strey,
Inc., 825 S Waukegan Rd, Lake Forest
Elizabeth Johns, Keller Williams Success
Realty, 301 W Main, Barrington
Katie M. Jones, Coldwell Banker,
1508 Sherman Ave, Evanston
Paula Joyce, Koenig & Strey, Inc,
819 Waukegan Rd, Northbrook
Ashley Jung, Baird & Warner,
754 W Northwest Hwy, Barrington

Helen Kim, Prudential Preferred Property,
1600 Orrington, Evanston
Alla Kimbarovsky, Prudential Preferred
Property, 1890 First St, Highland Park
Leon Klos, RMC Realty Co,
5227 Touhy Ave, Skokie
Lana Lake, Coldwell Banker,
1330 Shermer Rd, Northbrook
Gilbert Lande, Coldwell Banker M&M,
45 Huntington Ln, Wheeling
Shane Lapp, Prudential Preferred Property,
3115 Dundee Rd, Northbrook
Anna Lapson, Lapson Consulting,
4220 Suffield, Skokie
Fabrizio LeNoir, Coldwell Banker,
1508 Sherman Ave, Evanston
Ivy Levinson, Koenig & Strey, Inc,
819 Waukegan Rd, Northbrook
Michael Madden, Keller Williams Success
Realty, 301 W Main, Barrington
Lisa Magaro, Koenig & Strey, Inc,
2528 Green Bay Rd, Evanston
John Mathai, Dome Realty, Inc,
6015 Dempster St, Morton Grove
Margot M. Matot, Coldwell Banker,
1420 Waukegan Rd, Glenview
Carol Matthews, Koenig & Strey, Inc,
1009 Waukegan Rd, Glenview
Djuro Mirjanic, Koenig & Strey, Inc,
601 Green Bay Rd, Wilmette
Caryn Miller, Coldwell Banker,
740 Waukegan, Deerfield
Igor Naginsky, New Century Realty Inc,
1221 N Dearborn #207, Chicago
Mary Nahhas, Coldwell Banker M&M,
4632 Church St, Skokie
Bill C. Najdowski, Coldwell Banker,
1508 Sherman Ave, Evanston
Crystal L. Nells, Thomas Dettloff Real
Estate, 2224 Dewes St, Glenview
Magdalena Owczarek, Baird & Warner,
1900 Waukegan Rd, Glenview
Olga Obolonskaya, Prime Realty Group,
Inc, 9351 Milwaukee Ave, Niles
Francie Paul, Century 21 A.M. Realty,
PO Box 868, Highland Park
Mike Quach, Koenig & Strey, Inc,
2528 Green Bay Rd, Evanston
Barbara Romine, Keller Williams Success
Realty, 301 W Main, Barrington
Laura Shilov, Richter Realty Group, 830 S
Buffalo Grove Rd, St 105, Buffalo Grove
Jory Rozner Shure, Coldwell Banker,
1330 Shermer Rd, Northbrook
Hermioni Toto, Coldwell Banker,
1330 Shermer Rd, Northbrook

More Member News

New Members (Cont.)

Dmitry Valbe, New Century Realty Inc,
1221 N Dearborn #207, Chicago

Cynthia S. Walters, Baird & Warner,
754 W Northwest Hwy, Barrington

Krzysztof Wesolowski, REA Realty,
9410 Waukegan Rd, Morton Grove

Dennis Wilson, RE/MAX United,
81-B S Milwaukee, Wheeling

Edward N. Youkhana, Coldwell Banker,
1420 Waukegan Rd, Glenview

Nancy L. Young, Baird & Warner,
754 W Northwest Hwy, Barrington

Irene Zan, Prime Realty Group, Inc,
9351 Milwaukee Ave, Niles

Other Changes

JLK Properties is now Blue Sky Realty,
15670 Sprucewood Ln, Libertyville

Alan Richter (new address): Richter Realty Group,
830 S Buffalo Grove Rd, St 105, Buffalo Grove

James K. Lee (new address): Stone Realty Inc., 9216 Waukegan Rd, Morton Grove

OBRE Disciplinary Actions

Following are some of the disciplinary actions announced by the Illinois Office of Banks and Real Estate on November 21, 2002. The full text of all of the recent actions taken, including the names of those disciplined, can be found at www.obre.state.il.us.

REAL ESTATE DIVISION

Arlington Heights. The real estate salesperson's license was surrendered, canceled and refused renewal for a period of two (2) years for his failure to complete the continuing education requirements for which he was deficient for the 2001 renewal period.

Chicago. In one firm, the real estate broker's license was indefinitely suspended for three (3) years and a \$2,500 fine was assessed; another real estate broker's license was indefinitely suspended for three (3) years; the real estate brokerage corporation license was revoked. The disciplines were based on a variety of violations, including improper maintenance of escrow money and misrepresentation, arising out of a real estate transaction in which the two brokers had a role as both principal and escrow agent.

Chicago. The real estate broker was reprimanded, \$500 fine assessed and additional education required for presenting to the seller a contract that contained blanks.

Chicago. An application for a real estate salesperson's license was denied on the grounds that the applicant has been convicted of felonies, including numerous residential burglaries, and is currently serving probation.

Chicago. The real estate broker was reprimanded and his exemption from continuing education was revoked because he sponsored several licensees without having employment agreements with those licensees. The broker was also ordered to complete the "Brokerage Administration" pre-licensure course in-class within 60 days from the date of the Consent Order.

New Offices

Appraisal Enhancement Services,
100 N Wiget Ln Ste 150, Walnut Creek, CA

Keller Williams Success Realty,
301 W Main, Barrington

Lapson Consulting,
4220 Suffield, Skokie

SG Appraisal,
2 Harvest Dr, Streamwood

New Affiliate

Ron Isaacson, Space-Man Consulting, Inc,
256 Graemere Ln, Northfield

Reinstatements

Lynn Polen, Coldwell Banker,
1893 Sheridan Rd, Highland Park

George Biederman,
George W. Biederman, REALTOR®,
2750 Princeton Ave, Evanston

Sherry Tomasko, Baird & Warner,
754 W Northwest Hwy, Barrington

In Memoriam

Albert Varjabadian

Leader Realty, Skokie

Shelley Zugerman

Koenig & Strey, Inc., Winnetka

Member Benefit Reference Index

Health Insurance

National Association of Self-Empl.

Ron Shaper 312-337-7133

Castle Group 559-8100

NAR www.narhealth.com

Investment Counselors

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Need Information?

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Barrington at 847-381-7827

or visit www.nsb.org

Continued on page 14

More Member News

Transfers

Lisa Crane, from Baird & Warner, Highland Park to Prudential Preferred Property, 1890 First St, Highland Park
Stacy Deemar, from Coldwell Banker, Wilmette to Koenig & Strey, Inc, 601 Green Bay Road, Wilmette
Val Fedorovich, from Capital Realty, Inc, Wheeling to RE/MAX United, 81-B S. Milwaukee, Wheeling
Philip T. Fogelson, from Coldwell Banker, Wilmette to Koenig & Strey, Inc, 601 Green Bay Road, Wilmette
Natalia Gvozdeva, from Prime Realty Group, Inc, Niles to RE/MAX United, 81-B S Milwaukee, Wheeling
Sook Y. Kim, from Lincoln Realty, Inc, Lincolnwood to Stone Realty Inc, 1051 Waukegan Rd, Glenview
Brian J. Miller, from Baird & Warner, Glenview to Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview
Carol Payson, from Koenig & Strey, Inc, Lake Forest to Fee Simple, REALTOR®, 181 E Westminster Rd, Lake Forest
June Pearlman, from Goldtree Realty, Inc, Skokie to Leader Realty, 4021 Oakton St, Skokie
Pat Purcell, from Koenig & Strey, Inc, 825 S Waukegan Rd, Lake Forest to Koenig & Strey, Inc, 600 N Western Ave, Lake Forest
Kathleen M. Reidy, from Prudential Preferred Property, Winnetka to Coldwell Banker, 280 Deerpath, Lake Forest
Virginia Thomas, from Kudan Group, Inc., Glenview to Coldwell Banker, 552 Lincoln Ave, Winnetka
Carol Westerman, from Nimrod Realty Group, Inc, Glenview to Baird & Warner, 714 Elm St, Winnetka
Lillian Zilban, from Prime Realty Group, Inc, Niles to RE/MAX United, 81-B S Milwaukee, Wheeling

Terminated Offices

Blacksmith Properties, 2131 Larkdale Dr, Glenview
Hometouch Centers, Inc, 125 Old Orchard Shp Cntr, #D127, Skokie

Terminations

Roberto Acevedo, Starck & Company, REALTORS®, 222 E Main St, Barrington
Judy A. Atkinson, Hometouch Centers, Inc, 125 Old Orchard Shp Ctr D127, Skokie
Rita Bhojwani, Century 21 Marino, Inc, 5800 Dempster Street, Morton Grove
Basya Breslav, Baird & Warner, 2735 Central St, Evanston
Peter P. David, Koenig & Strey, Inc., 825 S Waukegan Rd, Lake Forest
Stacy Deemar, Coldwell Banker, 350 Linden, Wilmette
Audrey Dressen, Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield
Jinna Fei, Champions Realty Group, Inc, 4908 Dempster St, Skokie
Cyron Fine, Hometouch Centers, Inc, 125 Old Orchard Shp Ctr D127, Skokie
Philip T. Fogelson, Coldwell Banker, 350 Linden, Wilmette

Mary E. Gambacorta, Koenig & Strey, Inc., 538 Chestnut St, Winnetka
Joe Gilbert, Prudential Preferred Property, 850 Green Bay Rd, Winnetka
Steven Grais, Coldwell Banker, 1508 Sherman Ave, Evanston
Daniel Grzesiak, Coldwell Banker, 303 E Main St #101, Barrington
Natalia Gvozdeva, Prime Realty Group, Inc, 9351 Milwaukee Ave, Niles
Jae G. Kang, Champions Realty Group, Inc, 4908 Dempster St, Skokie
Eileen Katz, Jacobs Homes, 700 Osterman Avenue, Deerfield
Yury Khandros, Leo Eyber Realty, 5301 W Dempster St - 210, Skokie
Christine Kirk, Mackinac REALTORS® Inc, PO Box 304, Kenilworth
Stephanie Lyons-Mizuno, Prudential Preferred Property, 1600 Orrington, Evanston
Edward Martinez, Coldwell Banker, 740 Waukegan, Deerfield
Patricia McCrary, Koenig & Strey, Inc, 825 S Waukegan Rd, Lake Forest
Bashir Mian, ResCom Realty, Inc., 1294 S Fifth Ave, Des Plaines
Stephen Forgette, Blacksmith Properties, 2131 Larkdale Dr, Glenview

Cherie Myalls, Griffith, Grant & Lackie, 12 E Scranton Ave, Lake Bluff
Samantha Powell, Prudential Preferred Property, 3115 Dundee, Northbrook
Javed Rathore, ResCom Realty, Inc., 1294 S Fifth Ave, Des Plaines
June M. Schulman, Hometouch Centers, Inc, 125 Old Orchard Shp Ctr D127, Skokie
Cerasella Stan, Koenig & Strey, Inc., 2528 Green Bay Rd, Evanston
Lela Theriault, Hometouch Centers, Inc, 125 Old Orchard Shp Ctr D127, Skokie
Kelly Tiltges, Prudential Preferred Property, 1600 Orrington, Evanston
Mary Ann Wilfong, Hometouch Centers, Inc, 125 Old Orchard Shp Ctr D127, Skokie
Choon Whittle, Coldwell Banker, 552 Lincoln Ave., Winnetka
Anne Zeigler, Baird & Warner, 754 W Northwest Hwy, Barrington
Lillian Zilban, Prime Realty Group, Inc, 9351 Milwaukee Ave, Niles
Lisa Joy Zimnowodzki, J.S.James & Co. Inc. REALTORS®, 5041 Shoreline, Barrington

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Steve's Street

Director of Information Systems Steve Volkodav, e-PRO

New Product Announcement

The Volkodav household was blessed on November 18 with the arrival of its newest member, a beautiful baby girl who weighed in at six pounds, 14 ounces. New baby Emerson Grace and mother Jennifer are both doing fine.

On-Line Agent Class

Don Grubor will teach *On-Line Agent Advanced* in Northbrook on **December 5** from 9AM-4:30PM.

This class offers an excellent opportunity for hands-on practice. Each student will have the use of a computer in the classroom, and will receive a detailed training manual. Note: *Cost of this 6.5-hour class is \$180 per student and must be prepaid by credit card only.* Registration is at www.mouseuniversity.com.

Top Producer Returns

Tom Byers will be back in Northbrook with the Top Producer training class, January 30 from 9 AM to 4 PM. Cost of the course is \$149, and also entitles students to purchase Top Producer products on the day of class at discount. What's the best software? The one you actually use. If you already own Top Producer, you owe it to yourself to learn how to take advantage of all of its features. If you're ready to take the next step in enhancing the professionalism of your contact management system, and are considering the alternatives, this class will tell you whether Top Producer is for you. Call the Education Department at 847-480-7177 to reserve your place.

NAR and the Internet

Virtual Offices. At its meeting in New Orleans in November, the NAR Board of Directors delayed action to create a policy governing how MLS data is to be displayed on Virtual Office Web sites (VOWs). Official explanation is that the delay will allow time to further study the policy's impact and educate members about that impact before directors vote on the policy. The issue will be reconsidered at the 2003 NAR Midyear Meeting in May. Why should you care about NAR's policy on VOWs? Simply, it will help determine how real estate will be practiced in the future. NSBAR's survey of homebuyers in our market area indicates that a substantial number of consumers are ready for Internet marketing of properties.



Realtor.com. NAR directors heard a report that Homestore and its flagship site, Realtor.com, remain well positioned in the marketplace as Homestore resolves legal problems that have dogged it over the past year. Alan Yassky reported that U.S. Attorney General John Ashcroft has officially closed the Justice Department investigation of Homestore and noted that the Homestore board acted in an exemplary fashion when financial wrongdoing was suspected. Yassky represents NAR on the board of RealSelect, which oversees Homestore's operation of Realtor.com. With more than 4.4 million visitors per month, Realtor.com remains the premier residential real estate site on the Internet, said Allan Dalton, the site's new president.



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NAR Conference

The 2002 Annual Conference and Expo of the National Association of REALTORS® drew more than 22,000 REALTORS® and guests to New Orleans for five days of meetings, educational sessions, and demonstrations from hundreds of product and service vendors.

The NAR Board of Directors met on November 11 in New Orleans. At the meeting, NAR directors were introduced to the association's 2004 slate of candidates. They are: Walter McDonald, GRI, Riverside, California, for president; Al Mansell, CRB, GRI, Sale Lake City, for president-elect; Thomas Stevens, CRB, Vienna, Virginia, for first vice president; and Mike Brodie, ABR, CRB, CRS, Plano, Texas, for treasurer.

Also during the meeting, 2002 Distinguished Service Awards were presented to Thomas Jefferson III of Richmond, Virginia, and Paul Scott of Northport, Michigan. The William R. Magel Award was presented to Judith Lindenau, executive officer of the Traverse Area (Michigan) Association of REALTORS®.

Among other actions, the Board:

- Created the Resort Real Estate Committee a 35-member group, to recommend policies on issues and trends affecting specialists in the sale, leasing, counseling, management and development of resort real estate, including second/vacation homes, timeshares, hotels and resorts.
- Amended dues-collection procedures to allow REALTORS® to own and operate limited function referral organizations that employ licensees who engage in only referral business without having to pay dues on those licensees.
- Agreed with a recommendation of the Education Committee and recognized the right of the California Association of REALTORS® to confer the Senior Real Estate Specialists (SRES) designation.
- Approved renewal of NAR's professional liability insurance program with American International Group for the 2003 policy year beginning on January 1, 2003.
- Approved funding of up to \$110,000 for the Legal Action Committee in cases involving anti-solicitation in New York, fair housing in California, and lead-based paint hazards in Rhode Island.
- Increased the budget for NAR's public advocacy campaign for 2003 and 2004 from \$3 million to \$4 million each year. *Source: REALTOR® Magazine Online*

OBRE Disciplinary Actions (Cont. from page 9)

Chicago. A fine of \$1,500 was assessed against a real estate salesperson for engaging in the practice of real estate on an expired license.

Glendale Heights. The real estate salesperson was reprimanded and additional education was required for representing himself to the public through real estate advertisements under a different name. His employing real estate broker was reprimanded and additional education was required of him for aiding and abetting the sponsored salesperson in misrepresenting the salesperson's identity to the public.

Niles. The real estate broker's license was suspended for a period of thirty (30) days and a fine of \$1,000 was assessed for engaging in dishonorable, unethical or unprofessional conduct and dishonest dealing by having his clients pay more for a property than necessary, for failing to disclose all sources of compensation related to a transaction received from third parties, and for using a real estate contract to change previously agreed commission payment terms.

Westchester. The real estate salesperson's license was refused renewal for failure to satisfy Illinois income tax liabilities.

REAL ESTATE APPRAISAL DIVISION

Belleville. Consent Order: Reprimand and \$1,500 fine. Respondent violated the Uniform Standards of Professional Appraisal Practice (USPAP), Standards Rule 1-1, by failing to be aware of, understand and correctly employ those recognized methods and techniques that are necessary to produce a credible appraisal for two properties.

Chicago. Consent Order: Reprimand and \$1,000 fine. Respondent supervised the preparation of a misleading appraisal report utilizing inappropriate comparable properties and erroneously describing the square foot living area of comparable properties in violation of USPAP Standards Rule 1-1, 1-4, and 2-3.

Lynwood. Respondent violated USPAP Standards Rule 1-1 by failing to be aware of, understand and correctly employ those recognized methods and techniques that are necessary to produce a credible appraisal. Respondent created careless and negligent reports (USPAP SR 1-1 (c)) in that she allowed unlicensed persons to gather, analyze, verify and report data on the appraisal reports and failed to disclose the contributions made by other persons in violation of USPAP SR 2-1.

Springfield. Consent Order: Reprimand and \$500 fine. In violation of USPAP Standards Rule 2-1 (b) and (c), respondent failed to clearly and accurately disclose any extraordinary assumption, hypothetical condition or limiting condition that directly affects the appraisal and to indicate its impact on value. Specifically, respondent prepared an appraisal report that failed to expressly report that the appraisal was being made subject to ongoing remodeling and that the 89-year-old property was given the effective age of 20 years based on the on-going repairs and remodeling. She also failed to provide a credible explanation for adjustments made in the gross living areas.

Vernon Hills. Consent Order: Reprimand and \$1,000 fine. Respondent violated USPAP Standards Rule 1-1 by utilizing inappropriate comparable properties located outside the economic neighborhood of the subject property.



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- # Wheaton, January 28, 29, Feb 4, 5
- # Arlington Heights, January 14, 16, 21, 23
- # Wheaton, January 4, 11, 18, 25 (Saturdays)
- # Palos, Feb 1, 8, 15, 22 (Saturdays)
- # Arlington Heights, Feb. 1, 8, 15, 22 (Saturdays)

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****For information on the GRI program (there is a fee from IAR for issuance of GRI certificate) go to www.illinoisrealtor.org/iar/events/gri.htm**

December Birthdays

1 Denise Akason Edward L. Karcher Elena Dan Irene Groebner James D. Davis Keith R. Kovanda Kristine A. Olson Mary Ellen Stalzer Nancy Greenberg Reed M. Hagee Suzanne M. Smith	Gloria V. Rolighed Joon Choi Judith Ingram Sarah E. Langridge	Renee Frumentino Roxanne Quigley Scott Lombardo Tess Polites	Leonardo L. Laxamana Linda S. Schwartz Lynn Koenig Matthew L Doetsch Sarah Anne Gaiser Usha Kamaria	26 Isabel Dardick Paula Simon Thomas Bentle Yelena Bondar
2 Cory L. Conti Elizabeth Voris Eunsu Chung Fotini Bonnett Julie Morse Sandra Brown	8 Carol E. Bohne Chick Magoon Hayman Harry Brugger Terry W. Biesterfeld	16 Amy Malone Beth K. Reed Beth Marquardt Jay Mendes Joyce M. Becker Julie G. Marcus Magdalene George Michael Krass	21 Gail Lissner Lawrence C. Widmayer Michael J. Rafferty Jr. Michelle A. Kramer Mila Tsarfis	27 Andra O'Neill Gwen S. Tolson Karla J. Carreiro Philip T. Fogelson
3 Carolyn Smith Elizabeth Bowden Else S. Berge Jose G Beltran Lois Gould Mark D. Kolar Marsha B. Balsamo Paul J. Bobor	9 Michael F. Welsh Samira Dyara	17 Norman J. Graff Richard W. Wilde Jr. Charles B. Barsamian Chuck Koenigs Dmitriy Vinokurov Dominick Gualberto Donna Wieland Irwin Gothelf James Kuzynowski Laurie S. Friedeman Michele Rogan Wilson Sally Thompson	22 Barbara A. Cochran Bradford H. Browne Carol McGregor Diana H. McGuire Douglas M. Wurtzel Mary J. Kim Renate Staley Sally Gerber-Weiland	28 Alla Aizenberg Christine McNamara Dinny Dwyer Eve Glidden Ira M. Mizell Jane Weeden Hall Liling Chung Mitchell B. Ruchim Nancy Becker Roz Kahn
4 Douglas G. Walker Helen Schlesinger Michele A. Faul	11 Nicole Eringis Sonia Munwes Cohen	18 Charles Minzenberger Jin Moon Joel Ushkow Lawrence Levin Linda M. Lohr Mila Finkelshtein Ruth Lewis	23 Carol Healy Gloria Sheppard Bliss James H. Hughes Kyung Hee Campbell Niki Tsitsis Paula J Puls	29 Elena Basich Francis Caba Harry Missirlian Jacqueline Waldstein Linda Bussey Michael Bernard Olga Nudell Ronald Ohr Sandra L. Sucsy Susan Baxter-Blum Wendy Bergseth
5 Barbara Gruenke Doreen K. Rau Frances Kiem Michael J. Purvey Vivian Landon	12 Abbey Schragger Turilli Carrie Nadler Healy Janice Rizzo Kenneth M. Neiman Laura Austwick Pamela J. Fuller Rak Woo Cha Susan Hirano	19 Jeanne McDonagh Maureen Spriggs Merle Lewis Thomas Dettloff	24 Bonnie Smith Chris J. Thomas Deborah Goldsholl Ruth Silberman Shirley Bee Kostakos Tina Tremulis	30 Charlotte Shea Jean Anderson Larry S. Katz Tina Miritello William Schniedwind Wilma Schultz
6 Arlene Stensby Joseph O. Brogan Robert Parris Stanley A. Thoren Jr	13 Bertha A. Bieszk Maureen C. Muller	20 Abby Ginsburg-Weinstein Carol Monsees Catherine McCabe Eleonora Myaskovsky Jodie Trace Holder	25 Anne A. Branning Arthur T Fitzgerald Ervin Rogers, Sr. Hyun Jong Cho Jane Jung Kanak Kumar Maria DeKelaita Susan Solomon	31 Cami Burgess Carolyn Willison Delia Joyce Dennis Gawlik Marcia O Bennett Max Gorenjuk
7 Andria Berg Bolan Barbara Rocha Beverly Fleischman	14 Anna Opalinska Heidi O. Grumley Joan C. Grodecki John Nemz Lior Coresh Merle Kirsner-Styer Sheryl Larson			
	15 Fraz Z. Abbasi James Min Marilyn Elrod Mark Ditka Nitza Khan			

December Meetings

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

Education Committee	Dec 3	2:00 – 3:30 PM	Board Room, Northbrook
Commercial Forum	Dec 11	11:30AM – 1:00 PM	Classroom, Northbrook
WCR Lunch	Dec 14	11:30 AM – 2:00 PM	Sunset Ridge Country Club, Northfield
BOD Meeting	Dec 18	Cancelled	

Education Update

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

Class	Date	Start/End	Speaker	Location
Jump Start Orientation	Dec 4	8:30AM-4PM	Connie Conway	Northbrook Classroom
CE: Guess Who's Coming to Dinner I	Dec 6	8:30-11:30AM	Deborah Long	Northbrook Classroom
CE: Guess Who's Coming to Dinner II	Dec 6	12:30-3:30PM	Deborah Long	Northbrook Classroom
Broker Training: Contracts	Dec 9, 16	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
On-Line Agent Advanced Level 2	Dec 15	9AM-4:30PM	Don Grubor	Northbrook Classroom
CE: CORE A License Law/Escrow	Dec 13	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: CORE B Agency/Fair Housing	Dec 13	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
CE: CORE A License Law/Escrow	Dec 19	9:30AM-12:30PM	Lynn Madison	Chessie's, Barrington
CE: CORE B Agency/Fair Housing	Dec 19	1:30-4:30PM	Lynn Madison	Chessie's, Barrington
Jump Start Orientation	Jan 6	8:30AM-4PM	Laurie Tierney	Northbrook Classroom
CE: CORE A License Law/Escrow	Jan 6	9:30AM-12:30PM	Jean Crosby	Barrington Area Library
CE: CORE B Agency/Fair Housing	Jan 6	1:30-4:30PM	Jean Crosby	Barrington Area Library
CE: Using Tech. to Better Serve Consumers	Jan 16	9AM-12PM	Bill Schiller	Barrington Office
CE: Consumer-Centric R.E. Web Sites	Jan 16	1-4PM	Bill Schiller	Barrington Office
CE: Using Tech. to Better Serve Consumers	Jan 17	8:30-11:30AM	Bill Schiller	Northbrook Classroom
CE: Consumer-Centric R.E. Web Sites	Jan 17	12:30-3:30PM	Bill Schiller	Northbrook Classroom
Broker Training: Advanced Principles	Jan 20, 27		Marilyn Glazer	Northbrook Classroom
Real Estate Prof. Assistant Class	Jan 23, 24	8:30AM-5PM	Kerry Kidwell	Northbrook Classroom
GRI Modules	Jan 28, 29		Hyatt Regency Woodfield	Schaumburg
ABR Accredited Buyer Rep Course	Jan 31, Feb 1	8:30AM-5PM	Terry Watson	Northbrook Classroom
Jump Start Orientation	Feb 3	8:30AM-4PM	Marilyn Glazer	Northbrook Classroom
CE: Counseling Today's Seller	Feb 7	9:30AM-12:30PM	Lynn Madison	Barrington Area Library
CE: Counseling Today's Buyer	Feb 7	1:30-4:30PM	Lynn Madison	Barrington Area Library
Broker Training: Finance	Feb 10, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
CE: Right or Wrong: It's a Matter of Ethics	Feb 14	8:30-11:30AM	Lynn Madison	Northbrook Classroom
CE: Dual Agency: Duties in Conflict	Feb 14	12:30-3:30PM	Lynn Madison	Northbrook Classroom
CE: CORE B Agency/Fair Housing	Feb 17	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: CORE A License Law/Escrow	Feb 17	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
CE: Taxation of R. E. Transactions	Feb 20	9AM-12PM	Michael Blanski	Northbrook Classroom
ABR: Representing the e-Buyer	Feb 21	8:30AM-4PM	Terry Watson	Northbrook Classroom
CE: Risky Business: Top 10 Areas of Liability	March 7	8:30-11:30AM	Lynn Madison	Northbrook Classroom
CE: Your Responsibilities in Negotiating	March 7	12:30-3:30PM	Lynn Madison	Northbrook Classroom
CE: Black, White or Gray: Ethical Dilemmas	March 10	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: Are You the Weakest Link? Risk Reduction	March 10	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
CE: Property Disclosure: What You Need to Know	March 13	9:00AM-12:00PM	Wayne Paprocki	Barrington Office
CE: Professionalism: The Code of Ethics	March 13	1:00-4:00PM	Wayne Paprocki	Barrington Office
CE: CORE A License Law/Escrow	March 14	8:30-11:30AM	Wayne Paprocki	Northbrook Classroom
CE: CORE B Agency/Fair Housing	March 14	12:30-3:30PM	Wayne Paprocki	Northbrook Classroom
Broker Training: Sales & Brokerage	March 17, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
CE: Using Tech. to Better Serve Consumers	March 20	9AM-12PM	Bill Schiller	Barrington Office
CE: Consumer-Centric R.E. Web Sites	March 20	1-4PM	Bill Schiller	Barrington Office
CE: Using Tech. to Better Serve Consumers	March 21	8:30-11:30AM	Bill Schiller	Northbrook Classroom
CE: Consumer-Centric R.E. Web Sites	March 21	12:30-3:30PM	Bill Schiller	Northbrook Classroom
CE: Disclose! Disclose! Disclose!	March 27	8:30-11:30AM	Kerry Kidwell	Northbrook Classroom
CE: Advertising & the Real Estate Agent	March 27	12:30-3:30PM	Kerry Kidwell	Northbrook Classroom
CE: CORE A License Law/Escrow	March 28	9:30AM-12:30PM	Kerry Kidwell	Barrington Area Library
CE: CORE B Agency/Fair Housing	March 28	1:30-4:30PM	Kerry Kidwell	Barrington Area Library
CE: Internet Investigations	March 28	8:30-11:30AM	Deborah Long	Northbrook Classroom
CE: For Your Own Good: REALTOR® Code of Ethics	March 28	12:30-3:30PM	Deborah Long	Northbrook Classroom
CE: Internet Investigations	March 31	9:30AM-12:30PM	Deborah Long	Barrington Area Library
CE: For Your Own Good: REALTOR® Code of Ethics	March 31	1:30-4:30PM	Deborah Long	Barrington Area Library
CE: CORE A License Law/Escrow	April 11	8:30-11:30AM	Lynn Madison	Northbrook Classroom
CE: CORE B Agency/Fair Housing	April 11	12:30-3:30PM	Lynn Madison	Northbrook Classroom
Broker Training: Brokerage Adminis.	April 14, 21	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
CE: Ethics Check-up on Articles 1&2	April 17	8:30-11:30AM	Kerry Kidwell	Northbrook Classroom
CE: Risk Reduction & Technology Use	April 17	12:30-3:30PM	Kerry Kidwell	Northbrook Classroom
CE: Disclose! Disclose! Disclose!	April 18	9:30AM-12:30PM	Kerry Kidwell	Barrington Area Library
CE: Advertising & the Real Estate Agent	April 18	1:30-4:40PM	Kerry Kidwell	Barrington Area Library
CE: Using Tech. to Better Serve Consumers	April 28	8:30-11:30AM	Bill Schiller	Northbrook Classroom
CE: Consumer-Centric R.E. Web Sites	April 28	12:30-3:30PM	Bill Schiller	Northbrook Classroom
Real Estate Prof. Assistant Class	April 24, 25	8:30AM-5PM	Kerry Kidwell	Northbrook Classroom

December Survey and Prize Drawing

This month's survey asks how you like this on-line newsletter format. Send your response to MailTo:martha@nsbar.org or print a copy of this page and then fax it to 847-480-7362. Don't forget to include your name. If we receive your message or fax by December 20, you will be eligible for a drawing for a free continuing education class. November's winner is Janice Post. Congratulations, Janet!

How long have you been practicing real estate? (Circle one.) Less than 2 years 2-5 years 5-10 years Over 10 years

Do you regularly use e-mail in your real estate business? (Circle one.) Yes No

Do you have a Web site? If so, what is its address? _____

What did you like best about this issue of the *nsbar.org REALTOR® News*? (Check all that apply.)

___ Accessibility via any computer _____

___ Color graphics _____

___ Links to Internet resources _____

___ E-mail links to staff _____

___ Ability to scroll quickly through the pages _____

___ Other _____

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