

nsbar.org REALTOR® News

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North Shore - Barrington
Association of REALTORS®



NSBAR Convention Jan 15

Members who want to stay ahead of the curve are signing up for the NSBAR Convention on **Jan 15**. The convention will take place at the Renaissance North Shore Hotel, 933 Skokie Boulevard. Featured speaker will be Terri Murphy; workshops will be presented by Terri, Bill Schiller, Tom Byers, and many more. Exhibitors will provide updates on products and services. Call 847-480-7177 to pay just \$39 for the full day, including a continental breakfast. New members (those who joined after Jan 1, 2003) pay just \$19! Seating is limited, so registrations should be made early. To reserve exhibit space, contact martha@nsbar.org or call 847-480-7177.

Contracts Class Dec 8 & 15

The Contracts and Conveyances class that is part of the broker pre-license training series will be held on Dec 8 and 15, 8:30 AM - 5 PM each day, at the Robert McGuire Education Center, Northbrook. You don't need to be a broker licensing candidate in order to take the class; it is open to all, and provides an excellent in-depth look at the principal agreements that you handle every day. The class, which also provides three hours of CORE continuing education credit, would be an excellent overview of contracts for new members. Instructor is Marilyn Glazer, and tuition fee is \$165. Register by calling 847-480-7177 or register on-line at www.nsbar.org.

Do-Not-Call Update

IAR Legal Counsel, Steve Bochenek, is recommending that Association Executives and local associations NOT register for the FTC Do Not Call Registry for the purpose of distributing those lists to members. There are two primary reasons for this recommendation. First, each brokerage company will need to register the company for the FTC Do Not Call Registry and demonstrate that they are obtaining updated lists in order to be able to fall under the "safe harbor" portion of the no-call rules. Second, if the local association is providing the list to members and there are any errors or mistakes in communicating the lists to members that result in calls to phone numbers on the list, an issue could arise as to the local association's responsibility or liability for the error. If Designated REALTORS® have any questions concerning this recommendation, they should contact the IAR Legal Hotline at 1-800-952-0578.

Congratulations/Season's Greetings

Our newest Accredited Buyer Representatives are Irene D. Luber, ABR, Nimrod Realty Group Glenview, IL, and Ann E. Lee, ABR, Baird & Warner Glenview, IL. Congratulations to both of you!

Are the years really passing more quickly, or are our lives so busy that we have lost the opportunity to pause and reflect on where we are and where we are going? This is an appropriate time for both activities. We wish the joys of this time of hope and renewal to each of you and your families.

It's the Rule *Chief Operating Officer Terese (Terry) Penza, CAE, RCE, e-PRO*

Here is a section of the license law I bet most of you forgot!

Section 1450.220 Unprofessional Conduct. OBRE may suspend, revoke, or take other disciplinary action based upon its finding that the licensee or applicant has engaged in dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud, or harm the public. The following illustrate the types of conduct that would constitute "dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud, or harm the public."

- a) Failure to act in the best interests of a client.
- b) Deliberately misleading a client as to the market value of the property.
- c) Failing to advertise the property as obligated by the listing agreement.
- d) Deliberately misrepresenting to prospective purchasers or their agents the condition of the property or the availability of access to show the property.
- e) Purchasing or transferring of the property through an intermediary in order to conceal the purchase by the licensee.
- f) Inducing a seller to list the property through false representations.
- g) Inducing a seller through false representations or false promises to transfer the property to the licensee.
- h) Taking unfair advantage of a client's or customer's age, disability, or lack of understanding of the English language.
- i) Engaging in conduct with the public or other real estate licensees in the practice of real estate in a manner that is abusive, harassing, or lewd.
- j) Representing oneself as a sponsoring broker or managing broker without providing the actual supervision and management of the real estate business.
- k) Failing to reasonably safeguard confidential information or improperly using confidential information.
- l) Obstructing an inspection, audit, investigation, examination, or a disciplinary proceeding.
- m) Any violation of Section 1450.175, Special Accounts, shall be deemed unprofessional conduct.
- n) Assisting or inducing a licensee to violate the Act or this Part.

Section 1450.170 Corporation for Indirect Payment.

a) Every sponsored licensee who forms a corporation pursuant to Section 10-20(e) of the Act, for the purpose of receiving the sponsored licensee's compensation, shall file with the Licensing Section of OBRE a copy of the certificate of incorporation issued by the Secretary of State.

- b) A corporation formed pursuant to Section 10-20(e) of the Act may only receive compensation earned by the licensee. The corporation may not be licensed under the Act and shall not be used by the licensee to perform real estate activities, sponsor, employ or associate itself with other licensees, hold itself out to the public, or advertise to the public under the corporation's name.
- c) A corporation formed pursuant to Section 10-20(e) of the Act may receive compensation earned by the licensee arising out of activities unrelated to the practice of real estate.

Living with the Code

In each month's NAR magazine, Bruce Aydt writes an article on the Code of Ethics. Make sure you read the November 2003 article that ends, "A practitioner holding an open house has no automatic claim to every person who happens to walk in the door."

Selling Your Home FSBO?

If your house is not listed with your sponsoring broker then the for sale sign must have "agent owned" or "broker owned". It's in the license law. Of course, I have always wondered why MLS is good enough for the public but not good enough for the agents. Also, you cannot act as an agent for anyone who wants to buy your home or if you want to buy a home.

Remembering Roxane

We were saddened to learn of the death on November 11 of Roxane Mauro Malo, 1999-2000 Chair of the North Shore - Barrington Association of REALTORS®. Roxane was a delight to all who knew her, graciously sharing her time and talents by serving on this Board, as well as the Illinois Association of REALTORS®. She was co-chair of the 2003 IAR Convention, and had recently been appointed a Director of the National Association of REALTORS®. She was a long-time member of both state and local Professional Standards committees and was selected numerous times to serve on hearing panels. She also served as member or chair of virtually every other Board committee. One of the founding partners of Village Green Realty in Winnetka, Roxane's dedication to her profession was surpassed only by her pleasure in her family, which included her husband, Tom, and her twins, Shannon and Erich. We will miss her both as a leader in the real estate field and a valued friend. We are saddened to have lost her, but grateful to have been part of her vibrant, though all-too-short, life.



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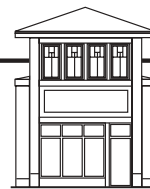


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Education

Education Director Martha R. Williams, RCE, e-PRO



Seniors Specialist Course Dec 11 & 12

Popular instructor Terry Watson returns to the Robert McGuire Education Center in Northbrook for the Seniors Real Estate Specialist (SRES) course on **December 11 and 12, 8:30 AM to 4 PM** each day. Course tuition includes membership in the Seniors Advantage Real Estate Council, www.seniorsrealestate.com. Attendees also earn six elective hours of continuing education credit. Tuition is \$399. Note: Registrations for this class are being taken by SAREC. Call 800-500-4564 to register. If you call the NSBAR office, you will only delay the registration process.

Ethics Video Class Dates

The Ethics video class will be offered in Northbrook from **1 PM to 4 PM** on Monday, **Dec 8** and from **9 AM to 12 PM** on Friday, **Dec 12**. This class does not offer CE credit, but does fulfill the NAR Ethics requirement.

Saturday Classes Jan 31 and Feb 21

C.E. classes on Saturdays were so successful last spring, we are adding two Saturday class days to the 2004 schedule. On Jan 31, we will offer CORE A from 9 AM to noon, and an elective from 1 to 4 PM. On Feb 21, we will offer CORE B from 9 AM to noon, and an elective from 1 to 4 PM. All four classes will be taught by Marilyn Glazer. See page 11 for elective class titles. Call the Automated Registration Desk at 847-714-0292 to register for any class, or register online at www.nsbar.org.

RCE Designation Awarded

NSBAR Education Director Martha R. Williams has been awarded the REALTOR® Certified Executive (RCE) designation by the National Association of REALTORS®. The designation, which requires experience in association management as well as completion of required courses and examinations, was first awarded in 1991. NSBAR COO Terry Penza was one of the first recipients of the designation in that year. Congratulations, Martha!

Star Track

Thirty-four new members at the **Nov 3 Star Track Orientation** were welcomed to the Board by Education Director Martha Williams, who conducted the introduction to the Code of Ethics. "Meet the Pro" speaker was Marla Schneider and lunch sponsor was Marc Shudnow of Chicagoland Home Inspections. MLS training was conducted by Steve Volkodav.

All of the new members completed a survey indicating that nine are in the 20-30 age bracket, 12 are 31-40, five are 41-50, seven are 51-60, and one declined to answer. Twenty of the new members were born in the U.S., three were born in Poland, three in Romania, two in Ukraine, and one each in Brazil, El Salvador, Iran, India, and Thailand, and one declined to answer. All but one have attended at least some college, with 30 earning a bachelor's degree, seven of those going on to a master's degree, and one earning a J.D. One declined to answer.

The new members come from backgrounds as diverse as restaurant management, retailing, law, information technology, programming, the film industry, human resources, property management, serving as a manufacturer's rep, advertising, theatrical work and design, hospital industry, public safety, homemaking, auto and corporate sales, graphic design, teaching, and building maintenance. Welcome to NSBAR!

Apologies to the Oct 6 Star Track class and speakers: In the print edition of the November newsletter, your survey results were correctly listed, but the date of the class was incorrectly posted as Sept 8. "Meet the Pro" speaker on Oct 6 was Connie Conway, and lunch sponsor on Oct 6 was Ed Miehle of The Home Team Inspection Service. The information is posted correctly in the online edition.

ABR Class Update

The next two-day **ABR** class will be taught by Lori Lasday Cox on **Jan 8 and 9**. Fee for the class, which will be held from **8:30 AM to 5 PM**, is \$325 if you register by January 2, and \$375 for late registration. Remaining two-day **ABR** classes in 2004 will be **April 22 and 23** with Kerry Kidwell, and **June 28 and 29** with Lynn Madison.

Lori will teach the one-day ABR elective, **Innovative Marketing**, on **March 11**. Cost is \$155 for registration by November 7; \$185 after that. Lynn Madison will teach the new **Negotiating** class on **August 20**.

For more information or to register, go to www.nsbar.org or call the Education Department at 847-480-7177.



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Vision

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

Notice

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

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

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Lisa Hathaway Chairman Elect	847-234-0050
Katharine C. Pinkus Secretary-Treasurer	847-381-8800

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Dawn McAnaney	847-446-1855
Georgia Pierini, ABR, CRS, GRI, SRES	847-724-1855
Mary Summerville	847-869-7300
Patricia D. Wargowski	847-724-5800

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/Newsletter

Martha R. Williams, RCE, e-PRO

Education/Membership Administrator

Becky Shapleigh

Director of Information Systems

Steve Volkodav, e-PRO

Marketing and Technical Support, Jin Li

Technical Support, Mike Gazdzik

Office Administrator, Rachel Struchen

Barrington Office

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

Accounting/Membership

Kimberley Davis

Technical Advisor

Alice Roth, GRI, CRB, e-PRO

Welcome New Members

New Members

Doris Appel, Coldwell Banker,
1420 Waukegan Rd, Glenview

Holly Benson, Keller Williams Success
Realty, 301 W Main, Barrington

Liska Blodgett, Coldwell Banker,
640 Vernon Ave, Glencoe

Jill Burgin, Prudential Preferred
Property, 1600 Orrington, Evanston

Coleen Burrus, North Shore Buyer
Broker LLC, 300-I Skokie Blvd,
Northbrook

Kristine Callahan, Dome Realty, Inc.,
6015 Dempster St, Morton Grove

Jeffrey A. Dachman, Oberheide Realty,
1725 Fieldwood Dr, Northbrook

Annette DeNoyer, Coldwell Banker,
1508 Sherman Ave, Evanston

Gennadiy Elikman, Prime Realty
Group, Inc, 9351 Milwaukee Ave, Niles

George Gabriel, Baird & Warner,
2926 Central St, Evanston

Mitchell Gallo, Keller Williams Success
Realty, 301 W Main, Barrington

Leonid Gelfand, Prime Realty Group,
Inc, 9351 Milwaukee Ave, Niles

Jan Grote, Prudential Preferred Prop-
erty, 1600 Orrington, Evanston

Izabella Goncharova, Richter Realty
Group, 830 S Buffalo Grove Rd Ste
105, Buffalo Grove

Craig Hall, Starck & Co REALTORS®,
222 E Main St, Barrington

Sara M. Halvorson, Coldwell Banker,
2929 Central St, Evanston

Rosemarie Hoffmann, RE/MAX
Villager, 1245 Waukegan Rd, Glenview

Seung J. Kim, MC Realty Group, Inc.,
950 N Milwaukee Ave Ste 208,
Glenview

Erika Kyle, Starck & Company,
REALTORS®, 222 E Main Street,
Barrington

Svetlana Labunskaya, RE/MAX
United, 81-B S Milwaukee, Wheeling

Jerry Larson, RE/MAX Showcase,
810 S. Waukegan Rd, Lake Forest

Linda Latts, Coldwell Banker, 740
Waukegan, Deerfield

Kathryn Lauritzen, Coldwell Banker,
552 Lincoln Ave, Winnetka

Karen Lee, Champions Realty Group,
Inc, 4908 Dempster St, Skokie

Victoria Lewis, Koenig & Strey
GMAC, 1009 Waukegan Rd, Glenview

Claire C. Ly, Coldwell Banker M&M,
4632 Church St, Skokie

Clarence Marquardt, Appraiser, ACT
Appraisal, Inc, 5N447 West Lakeview
Circle, St. Charles

Pamela Mimura, Baird & Warner,
2926 Central St, Evanston

Ashwin Patel, Coldwell Banker,
1420 Waukegan Rd, Glenview

Robin Pevitz, Coldwell Banker,
1893 Sheridan Rd, Highland Park

Charlene Popernik, Coldwell Banker,
2929 Central Street, Evanston

Vasiliki Primbas, RMC Realty Co, 5
227 Touhy Ave, Skokie

Barbara Purcell, Baird & Warner,
754 W. Northwest Hwy., Barrington

Greg Rafalo, Rafalo & Rafalo Realty
Group I, 7637 N Milwaukee, Niles

Ginte Sabaliauskaite, American Real
Estate Services, 20594 N Milwaukee
Ave, Deerfield

Joanne Shields, Appraiser, J T Schutter
& Assoc, Inc, 5N447 W Lakeview
Circle, St. Charles

Simeon Spirison, Estate Properties,
333 Skokie Blvd, #103, Northbrook

Suprapha Sullivan, North Shore Realty
Group Ltd, 3412 Milwaukee Ave,
Northbrook

Patricia Szewczyk, RE/MAX Villager,
1245 Waukegan Rd, Glenview

Angie Szyda, Koenig & Strey GMAC,
800 Waukegan Rd, Deerfield

Kasia Zajac, Century 21 American
Northwest, 500 W Main St, Lake Zurich

New Affiliates

Larry M. Doody, Wayne Hummer
Investments, 300 S Wacker, Chicago

Bob Erker, Harris Bank Barrington, 201
South Grove St, Barrington

Sally Mandel, RBC Mortgage Com-
pany, 1033 Skokie Blvd Ste 350,
Northbrook

Jill Palmer, Harris Bank Barrington, 201
South Grove St, Barrington

More Member News

New Offices

Mildred Abonce,
7510 Kolmar Ave, Skokie

Transfers

Clara Alampi, from G & A Realty Inc, 2847 Pfingsten, Glenview to Baird & Warner, 1900 Waukegan Rd, Glenview

Susan Baxter-Blum, from Coldwell Banker, 740 Waukegan, Deerfield to RE/MAX North, 3100 Dundee Rd 915-16, Northbrook

Cynthia R. Caba, from RE/MAX Unlimited Northwest, 1 First Bank Plaza Ste 103, Lake Zurich to RE/MAX Advisors, 20530 N Rand Rd, Deer Park

Thomas Downey, from Century 21 Care Real Estate, 141A S Northwest Hwy, Barrington to RE/MAX of Barrington, 306 W Northwest Hwy, Barrington

Francine L. Gold, from Koenig & Strey GMAC, 800 Waukegan Rd, Deerfield to Koenig & Strey GMAC, 819 Waukegan Rd, Northbrook

Amorette Humphreys, from Coldwell Banker, 1508 Sherman Ave, Evanston to RE/MAX Villager, 1245 Waukegan Rd, Glenview

Irina Kehlert, from Prime Realty Group Inc, 9351 Milwaukee Ave, Niles to Koenig & Strey GMAC, 1009 Waukegan Rd, Glenview

Vlad Leshchanka, from Coldwell Banker, 1420 Waukegan Rd, Glenview to Capital Realty Inc, 1766 Hintz Rd, Wheeling

Susan Levine, from Baird & Warner, 1900 Waukegan Rd, Glenview to Koenig & Strey GMAC, 819 Waukegan Rd, Northbrook

Kathleen Malooly, from Baird & Warner, 1900 Waukegan Rd, Glenview to Koenig & Strey GMAC, 1009 Waukegan Rd, Glenview

Debra Miller, from Koenig & Strey GMAC, 819 Waukegan Rd, Northbrook to Baird & Warner, 1920 Sheridan Rd, Highland Park

Rita Osborne, from Mackinac Realtors Inc, PO Box 304, Kenilworth to Bradbury, Romey, Egan & Partners, 580 Lincoln Ave, Winnetka

Adam Rafalo, from RE/MAX Villager, 1245 Waukegan Rd, Glenview to Rafalo & Rafalo Realty Group I, 7637 N Milwaukee, Niles

Anthony Stavros, from Anthony Stavros, 227 Church Rd, Winnetka to Coldwell Banker, 552 Lincoln Ave, Winnetka

Reinstatements

Debb Durbin, Coldwell Banker, 740 Waukegan, Deerfield

Reid W. Reutell, Sunset Real Estate Ltd, 328 Bloom St, Highland Park

Dan Shon, Best Choice Real Estate Inc, 1216 E Central Rd Ste 100, Arlington Heights

Office Changes

Century 21 Frontier is now dba **Frontier Realty**, 3737 W Lawrence Ave, Chicago.

NAR Security Program

The National Association of REALTORS® Center for REALTOR® Technology has developed the REALTOR® Secure Certification program to help industry professionals protect the electronic information they send, store or receive. According to Mark Lesswing, CRT VP, "This isn't a mandate but a program that NAR is coordinating with independent third-party security evaluators." The program, intended to reduce the problems of viruses, worms, natural disasters, disgruntled employees, and hackers, was announced Nov 8 at the 2003 REALTORS® Conference & Expo in San Francisco. MLSNI participated in a test program run by Ambiron of Chicago, one of two security evaluators listed at the NAR Web site. Cost of an evaluation can range from \$1,200 to \$15,000, depending on the size and complexity of the company's IT system. More info is at www.realtor.org/secure.

In Memoriam

Roxane Mauro Malo
Village Green Realty,
560 Green Bay Rd Ste 202,
Winnetka

William Mead
William Mead,
1131 Raleigh Rd, Glenview

Carmen Burgess Olson
Koenig & Strey GMAC,
600 N Western Ave, Lake Forest

Fern Sharkey
Coldwell Banker,
2929 Central St, Evanston

Member Benefit Reference Index

Health Insurance

National Association of Self-Empl.

Ron Shapero 312-337-7133

Castle Group 559-8100

NAR www.narhealth.com

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Mark Babula or Ken Luschinski

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Need Information?

Call Northbrook at 847-480-7177 or

Barrington at 847-381-7827

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More Member and REALTOR® News

Terminations

Ludmila Antonow, Koenig & Strey GMAC,
2528 Green Bay Rd, Evanston

D Michael Bowen, Century 21 Care Real Estate,
141A S Northwest Hwy, Barrington

Adriana Currea, North Shore Realty Group Ltd,
3412 Milwaukee Ave, Northbrook

Nancy K. Carpenter, Prudential Preferred Property,
850 Green Bay Rd, Winnetka

Lidia J. Chodzen, Marilyn Conroy,
Prudential Preferred Property, 3115 Dundee Rd,
Northbrook

Carol P. Gillig, Coldwell Banker,
280 Deerpath, Lake Forest

Norman Hersh, M-G-M Realty Inc,
4023 Church St, Skokie

Brian Holloman, Century 21 American Northwest,
500 W Main St, Lake Zurich

Kavous Jahad, Coldwell Banker M&M,
4632 Church St, Skokie

Kathy Krzykala, Coldwell Banker,
1420 Waukegan Rd, Glenview

Kristen Kupperman, The Hudson Company,
903 Green Bay Rd, Winnetka

Milton J. Mighty II, Rebecca L. Pantazis,
Prudential Preferred Property, 1600 Orrington,
Evanston

Gregory Opelka, MAI, Opelka & Associates,
2660 Summit Dr Unit 103, Glenview

John L. Paluch, Koenig & Strey GMAC,
601 Green Bay Rd, Wilmette

Nick Paraskevopoulos, RE/MAX North,
3100 Dundee Rd 915-916, Northbrook

Norma Pollack, Dome Realty Inc,
6015 Dempster St, Morton Grove

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

James Redden, Coldwell Banker REI Realty,
325 N Rand Rd, Ste B, Lake Zurich

Bruce A. Teichner, Bruce A. Teichner,
732 Huntington Ct, Lake Zurich

Lori Wagenknecht, Griffith, Grant & Lackie,
678 N Western Ave, Lake Forest

Office Terminations

Opelka & Associates,
2660 Summit Dr Unit 103, Glenview

Bruce A. Teichner,
732 Huntington Ct, Lake Zurich

Barbara Rinella at WCR Lunch Dec 11

Lunch Meeting. The Women's Council of REALTORS® will meet **Dec 11** at the Sunset Ridge Country Club, 2100 Sunset Ridge Road, Northfield, at 11:30 AM. Barbara Rinella, WCR's favorite book reviewer/dramatist, will be featured. Barbara's program is always a well-guarded secret, and always a delight for all! For lunch reservations at \$30 per person, mail your check to Patricia Ortseifen, Coldwell Banker, 740 Waukegan Road, Deerfield, IL 60015, to be received no later than **Dec 5**. Call Pat at 847-940-2753 for more information.

NAR Looks at Senate Anti-Spam Move

On Oct 22, the Senate voted 97-0 in favor of federal anti-spam legislation. NAR has been meeting with appropriate House and Senate members and staff to communicate a multi-point message, which is: REALTORS® use e-mail as a communication tool wisely and in a targeted manner and already comply with many of the practices that would be required by proposed legislation. NAR would be concerned with any bill that would attempt to create a Do-Not-Spam Registry given our experience with the problems that have been created by the Do-Not-Call Registry. We would also be opposed to any bill that creates additional opportunities for the trial bar to abuse the class action mechanism as the result of provisions for any private right of action for individuals.

Source: REALTOR® Magazine Online

IHDA First-Time Homebuyer Purchase Price Limits Raised

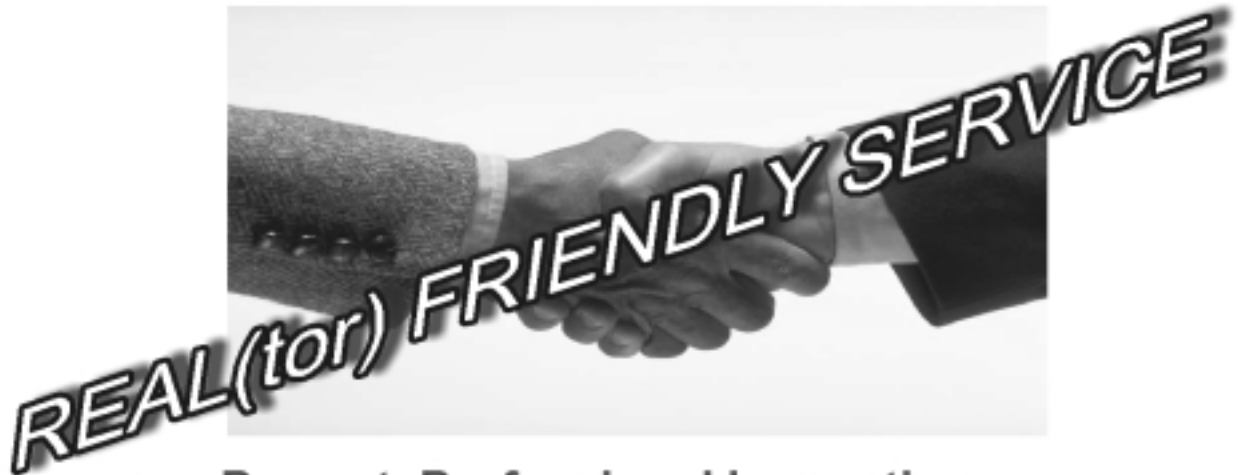
Effective Oct 1, the price ceilings for new and existing homes have increased dramatically to the benefit of consumers who qualify for the Illinois Housing Development Authority's First-Time Homebuyer Program and the Mortgage Certificate Program. For example, in the "All Other Counties" category (which includes mostly rural Illinois communities), consumers can now buy an existing home priced up to \$116,030 rather than the \$80,620 ceiling in effect since the early 1990s. For details on the programs and the new rates, visit www.ihda.org/lendli.htm#purpri. These historic increases should greatly benefit participants in the Rural Guarantee Housing Initiative, a program of IAR's Partnership for HomeOwnership, Inc., www.pfho.org. (IHDA, 9/30/03; Partnership for HomeOwnership, 10/28/03)

New-Home Demand to Stay Strong

The Commerce Department reports that housing starts rose 3.4% to an annual pace of 1,888,000 units in September. Although building permits were down 2.2%, construction activity is predicted to be healthy throughout the remainder of 2003. Biggest gains in housing starts were in the Northeast, followed by the Midwest and West. *Source: Wall Street Journal, 10/20/03*

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December Birthdays

1

Edward L. Karcher
Lela Theriault
Nancy Greenberg
Irene Groebner
Simeon Spirrison
M. J. McClure
Elena Dan
Eric Lulkin
Mary Ellen Stalzer
Denise Akason
James D. Davis
Kristine A. Olson
Keith R. Kovanda

Reed M. Hagee
Adel Gurvits

2

Fotini Bonnett
Julie Morse
Nancy McCreddie
Cory L. Conti
Heidi Collins
Elizabeth Voris
Sandra Brown

3

Bruce W. Peterson
Mark D. Kolar
Elizabeth Bowden
Paul J. Bobor
Else S. Berge
Jose G Beltran
Marsha B. Balsamo
Elizabeth Fejes
Carolyn Smith
John Creighton
Jessica Seale
Matt Vasich

4

Michele A. Faul
Douglas G. Walker
Jenny Y. Lee
Helen Schlesinger
Nanci G. Leigner
Susan Gipp

5

Michael J. Purvey
Cassie Hillinger
Vivian Landon
Helen Oliveri
Frances Kiem
Nancy K. Moss
Barbara Gruenke
Doreen K. Rau
Donna L. Kary

6

Jeff Byron
Heidi B. Goldblatt
Arlene Stensby

Joseph O. Brogan
Stanley A. Thoren Jr
Robert Parris

7

Sheila Doyle
Gloria V. Rolighed
Andria Berg Bolan
Jason Siegal
Beverly Fleischman
Judith Ingram
Barbara Rocha
Sarah E. Langridge
Joon Choi

8

Carol E. Bohne
Robert A. Uhland
Cornelia Sawle
Terry W. Biesterfeld
Harry Brugger

9

Tamara Zoubtchonok
Michael F. Welsh
Samira Dyara

10

Mary Abreu
Joy A. Yapor
Terry J. Dunn
Donna S. Strauss
Claire C. Ly
Colleen C. Strening
Wendy Shea
Peter Cummins
Renee Finucane
Tim Pareti

11

Sonia Munwes
Cohen
Nicole Eringis

12

Pamela J. Fuller
Kenneth M. Neiman
Janice Rizzo
Susan Hirano
Laura Austwick
Carrie Nadler Healy

Abbey Schragger
Turilli

Rak Woo Cha

13

Peter A. Minerva
Maureen C. Muller
Bertha A. Bieszk
Dennis Wilson
Andrea Price

14

John Nemz
Afsha K. Ghumra
Merle Kirsner-Styer

Heidi O. Grumley
Anthony Frer
Michael DeSimone
Lior Coresh

Sheryl Larson

Joan C. Grodecki

15

Scott Lombardo
Renee D. Frumentino
Tess Polites
Tim Wang

Mark Ditka

James Min

Fraz Z. Abbasi

Nitza Khan

Roxanne Quigley

Amy Thompson

Marilyn Elrod

16

Terri VotaneK
Joyce M. Becker
Doris Appel
Julie G. Marcus

Beth Marquardt

Diane Callahan

Richard W. Wilde Jr.

Norman J. Graff

Diane Cho

Magdalene George

Michael Krass

Beth K. Reed

Jay Mendes

17

Charles B. Barsamian
Sally Thompson
Michele Rogan Wilson
Laurie S. Friedeman
Irwin Gothelf

James Kuzynowski

Dominick Gualberto

Dmitriy Vinokurov

Donna Wieland

Chuck Koenigs

Galina IsayeVa

18

Linda M. Lohr

Ed Miehlike

Mila Finkelshtein

Joel Ushkow

Lawrence Levin

Ruth Lewis

Charles Minzenberger

Jin Moon

19

Kathryn M. Roesner

Susan Thiess

Thomas Dettloff

Merle Lewis

Carol Buss
Maureen Spriggs
Jeanne McDonagh
Bill C. Najdowski

20

Diane B. Dalbke
Suzanne Esche-Donner
Sherry Kaplan
Matthew L Doetsch

Abby Ginsburg-Weinstein

Linda S. Schwartz

Sarah Anne Gaiser

Usha Kamaria

Laura Shilov

Eleonora Myaskovsky

Lynn Koenig

Carol Monsees

Gerald H. Weber Jr

21

Gail Lissner

Michelle A. Kramer

Sheila Simkin

Michael J. Rafferty Jr.

Mila Tsarfis

Lawrence C. Widmayer

Peter Lipsey

Gene Polyakov

22

Carol McGregor

George Spelson

Douglas M. Wurtzel

Mary J. Kim

Diana H. McGuire

Bradford H. Browne

Barbara A. Cochran

Sally Gerber-Weiland

Renate Staley

23

Kyung Hee Campbell

Christine Landsberger

Mary Murray

Jeffrey R. Lange

Ryan Elliott

Kim R. Kelley

James H. Hughes

Carol Healy

Paula J Puls

Niki Tsitsis

Gloria Sheppard Bliss

24

Renee Kim

Deborah Goldsholl

Ruth Silberman

Chris J. Thomas

Maarit Kulmakorpi

Wendy Habisohn

Bonnie Smith

Adam Lukasik

25

Ervin Rogers, Sr.

Susan Solomon

Kanak Kumar

Jane Jung

Anne A. Branning
Hollie Bush
Maria DeKelaita
Feliks Faynshteyn

26

Thomas Bentle
Paula Simon
Yelena Bondar
Varghese Maliakal

Dick Christoph Jr

Isabel Dardick

Karen Arenson

David Frankel

Christine Kirk

27

Holly Benson

Gwen S. Tolson

Andra O'Neill

Philip T. Fogelson

Greg Rafalo

28

Nancy Becker

Eve Glidden

Mitchell B. Ruchim

Roz Kahn

Ira M. Mizell

Alla Aizenberg

Jane Weeden Hall

Julia Clark

Dinny Dwyer

Liling Chung

Christine McNamara

29

Jacqueline Waldstein

Olga Nudell

Wendy Bergseth

Susan Baxter-Blum

Dick Danstrom

Linda Bussey

Judy Pitek

Francis Caba

Michael Bernard

Sandra L. Sucsy

Ronald Ohr

Elena Basich

Mitchell A. Karbin

30

Judy Rosenberg

Larry S. Katz

Jean Anderson

Mikhail Geyman

William Schniedwind

Wilma Schultz

Charlotte Shea

31

Carolyn Willison

Max Gorenjuk

Gail Sheldon

Marcia O Bennett

Cami Burgess

Dennis Gawlik

Carole L. Sherrill

Delia Joyce

Education/Event Update

Class	Date	Start/End	Speaker	Location
Star Track New Member Orientation	Dec 1	8:30AM-4PM		Northbrook Classrm
CE: Code of Ethics C.E. I	Dec 5	8:30-11:30AM	Kerry Kidwell	Northbrook Classrm
CE: Dirty Dozen—12 Ways to Get Sued and How to Avoid Them	Dec 5	12:30-3:30PM	Kerry Kidwell	Northbrook Classrm
Broker Training: Contracts	Dec 8, 15	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Ethics Video Program	Dec 8	1-4PM	Oliver Frascona	Northbrook Board Rm
Seniors Real Estate Specialist	Dec 11, 12	8:30AM-5PM	Terry Watson	Northbrook Classrm
CE: CORE A License Law/Escrow	Dec 12	9:15AM-12:15PM	Marilyn Glazer	Barrington Library
CE: CORE B Agency/Fair Housing	Dec 12	1:00-4:00PM	Marilyn Glazer	Barrington Library
Ethics Video Program	Dec 12	9AM-12PM	Oliver Frascona	Northbrook Board Rm
CE: Black, White or Gray: Ethics	Dec 19	8:30-11:30AM	Marilyn Glazer	Northbrook Classrm
CE: Are You the Weakest Link?	Dec 19	12:30-3:30PM	Marilyn Glazer	Northbrook Classrm
Star Track New Member Orientation	Jan 5	8:30AM-4PM		Northbrook Classrm
ABR: Accredited Buyer Rep	Jan 8, 9	8:30AM-5PM	Lori Lasday Cox	Northbrook Classrm
Broker Training: Adv. Principles	Jan 12, 19	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
NSBAR Convention	Jan 15	8:30AM-4PM		Renaissance Hotel
Top Producer 71 Class	Jan 16	9AM-4PM	Tom Byers	Northbrook Classrm
CE: Using Technology to Better Serve Consumers	Jan 22	9:30AM-12:30PM	Bill Schiller	Barrington Office
CE: Consumer-Centric R.E. Web Sites	Jan 22	1:30-4:30PM	Bill Schiller	Barrington Office
CE: Using Technology to Better Serve Consumers	Jan 23	8:30-11:30AM	Bill Schiller	Northbrook
CE: Consumer-Centric R.E. Web Sites	Jan 23	12:30-3:30PM	Bill Schiller	Northbrook
CE: CORE A License Law/Escrow	Jan 26	8:30-11:30AM	Marilyn Glazer	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Jan 26	12:30-3:30PM	Marilyn Glazer	Northbrook Classrm
Saturday Classes:				
CE: CORE A License Law/Escrow	Jan 31	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: Real Estate Investing 101	Jan 31	1-4PM	Marilyn Glazer	Northbrook Classrm
Star Track New Member Orientation	Feb 2	8:30AM-4PM		Northbrook Classrm
CE: CORE A License Law/Escrow	Feb 6	9:15AM-12:15PM	Marilyn Glazer	Barrington Library
CE: CORE B Agency/Fair Housing	Feb 6	1:00-4:00PM	Marilyn Glazer	Barrington Library
CE: Introduction to Commercial Investment Real Estate	Feb 9	9AM-12PM	Charles Wiercinski	Northbrook Classrm
CE: Code of Ethics C.E. 1	Feb 13	8:30-11:30AM	Kerry Kidwell	Northbrook Classrm
CE: Disclose! Disclose! Disclose!	Feb 13	12:30-3:30PM	Kerry Kidwell	Northbrook Classrm
Broker Training: Finance	Feb 16, 23	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Feb 20	8:30-11:30AM	Marilyn Glazer	Northbrook Classrm
CE: CORE A License Law/Escrow	Feb 20	12:30-3:30PM	Marilyn Glazer	Northbrook Classrm
Saturday Classes:				
CE: CORE B Agency/Fair Housing	Feb 21	9AM-12PM	Marilyn Glazer	Northbrook Classrm
CE: Antitrust Revisited	Feb 21	1-4PM	Marilyn Glazer	Northbrook Classrm
CE: Commercial Real Estate Finance	March 8	9AM-12PM	Charles Wiercinski	Northbrook Classrm
ABR: Innovative Marketing	March 11	8:30AM-4PM	Lori Lasday Cox	Northbrook Classrm
Broker Training: Sales & Brokerage	March 15, 29	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
CE: Using Technology to Better Serve Consumers	March 18	8:30-11:30AM	Bill Schiller	Northbrook Classrm
CE: Consumer-Centric R.E. Web Sites	March 18	12:30-3:30PM	Bill Schiller	Northbrook Classrm
CE: Using Technology to Better Serve Consumers	March 19	9:30AM-12:30PM	Bill Schiller	Barrington Library
CE: Consumer-Centric R.E. Web Sites	March 19	1:30-4:30PM	Bill Schiller	Barrington Library
CE: CORE A License Law/Escrow	March 25	8:30-11:30AM	Kerry Kidwell	Northbrook Classrm
CE: CORE B Agency/Fair Housing	March 25	12:30-3:30PM	Kerry Kidwell	Northbrook Classrm

An updated list of continuing education classes currently scheduled through 2004 is available at www.nsbar.org. All C.E. courses are open to both brokers and salespeople.

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

Price for each three-hour C.E. class is \$39 members/\$69 non-members. Register online at www.nsbar.org or call the Automated Registration Desk at 847-714-0292.

E-Mail/Phone Rules

In Illinois, effective **Jan 1, 2004**, the Electronic Mail Act requires “ADV:” as the first four characters in the subject line for electronic mail advertisements. Read the Legal Ease column in the November *Illinois REALTOR®* and these e-mail tips from IAR’s Communications Department regarding e-mails:

- When you send a mass e-mail, send them incrementally. One e-mail marketing company has suggested sending no more than 30 messages at a time. The volume of e-mail you send is a factor in being labeled a spammer and blacklisted by Internet Service Providers (ISPs) such as AOL, MSN and Earthlink.
- Watch your language. Words such as “free,” “click here,” “urgent” and, notably, “mortgage rates” can trigger spam filters.
- Avoid using ALL CAPS and lots of punctuation marks such as exclamation points.
- Personalize the “From” field and the subject line to help increase your open rate.

News from the NAR Conference in San Francisco. In a popular session on the **do-not-call** issue, a representative from the Federal Trade Commission (FTC) reported that real estate professionals can call a FSBO household listed with the National Do Not Call Registry *only if* they have a buyer for the house. Practitioners who solicit business from FSBOs without having an interested buyer aren’t exempted from the do-not-call list restriction in the view of FTC staff. Note that the staff position doesn’t represent an official position until it’s adopted by the FTC commissioners. But the view, which is consistent with guidance NAR has made available to REALTORS®, could influence how the Federal Communications Commission rules on the issue. For more updates on the do-not-call issue, visit NAR’s [Do-Not-Call Field Guide](#) and see IAR’s [Do-Not-Call resources](#). *Source: NAR, 11/09/03*

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www.nsbarstore.com