

# REALTOR® News

## February 2003

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## Supra Contract Signed

Installation of the new Supra system may be in August. According to the contract NSBAR has signed, the conversion will happen when the new boxes are available for purchase in the Chicago area. Supra thinks that will happen in June. We will contact our members by e-mail and office fax once the conversion date is known. As mentioned in the newsletter earlier, the current box will continue to work even after the new boxes are available, but will no longer be available for purchase. Check nsbar.org for details.

## First-Ever NSBAR Cruise

The NSBAR Education Cruise will sail from Fort Lauderdale, Florida, on **November 30**, the Sunday after Thanksgiving, and return on Sunday, **December 7**. Ports of call include San Juan, Puerto Rico; Catalina Island; St. Thomas in the Virgin Islands; and Nassau. Your ship will be the Millennium, newest ship of Celebrity Cruises. Your deluxe ocean-view stateroom will have sliding glass doors opening to your *private veranda*. In addition, you will have a 20-inch multifunction, interactive TV; direct-dial telephone and voice mail; individual safe; hair dryer; thermostat-controlled air conditioning; 100% cotton towels; complimentary use of bathrobes; and complimentary 24-hour room service. This will *not* be a run-of-the-mill cruise experience!

Best of all, you will enjoy a deluxe ship and accommodations for only \$1,245 per person based on double occupancy. **The cruise price includes taxes, gratuities, and even trip/medical insurance.** Airfare is not included so that you can take advantage of airline discounts or frequent flyer miles, or even extend your stay in Florida before or after the cruise.

**Free education bonus:** As a cruise passenger, you can also receive credit for up to 12 hours of continuing education. Study materials will be mailed to you in advance, and the test for each of four three-hour classes will be given on the ship. You can take as many classes as you like—or none at all.

A reservation form appears in this newsletter, and is also available at [www.nsbar.org](http://www.nsbar.org). Any questions? Call Martha Williams at 847-480-7177. Even better—go to [www.celebritycruises.com](http://www.celebritycruises.com) and check out your ship. Reserve your stateroom early so that you don't miss out on this excellent opportunity. Can't join us that week? Go to [www.associationcruiseclub.com](http://www.associationcruiseclub.com) and take advantage of your 5% NSBAR association discount on any other cruise.

## Happy Valentine's Day

The temperature outside may be in single digits, but the C.E. season is heating up at the Robert McGuire Education Center in Northbrook, NSBAR Barrington Office and the Barrington Area Library. There's no excuse to put off completing your continuing education requirement. We have even added Saturday morning classes. You'll have a few hours of phone-free time to focus on legal updates, nuances of agency law, useful Internet sites, and lots of other topics. Check the list of classes posted on page 15, or go to [www.nsbar.org](http://www.nsbar.org) and click on Education.



# It's the Rule

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

## New Saturday Office/Class Hours

To help make our services available to you when you need them, we are experimenting this spring by adding Saturday office and class hours to our schedule. On Saturdays from **January 25 through April 26** (with the exception of April 19), Steve Volkodav, Director of Information Systems, or one of our technology staff, will be at the Northbrook office from **8:30AM to 2PM** to assist you with Supra and MLS questions. We will also have classes on nine of those mornings, eight of them C.E. classes from **9AM to noon**.

If you're playing catch-up on a Saturday and have a problem, we'll be here for you. And if you're not busy, you may want to get in those C.E. hours you need. Don't forget—we're here to make your life easier. *Let us know what you think of the Saturday additions to our Northbrook office and class schedules.*

## Unforeseen Circumstances

If you are a homeowner, you don't have to pay capital gains taxes on your home sale profits, up to \$250,000 for a single individual, and \$500,000 for a married couple. You have to have lived in the home as your principal residence for at least two of the last five years. If you're forced to sell before that time due to "unforeseen circumstances," you may still be entitled to a partial tax break.

The IRS has finally defined what it means by "unforeseen circumstances." They include a job transfer; divorce or separation; inability to pay the mortgage because of unemployment, a salary cut, or a boost in condominium fees; illness; natural or man-made disasters; and multiple births. If you qualify under one of those exceptions, the amount you can exclude from capital gains tax will be based on how long you have lived in the property, relative to the full two-year requirement.

If you paid capital gains taxes in the past and would have qualified for an exclusion under the new rule, you can file an amended return. Note: Owners can exclude the sale profits

for home offices, but businesses located in a detached structure don't qualify. You should contact your tax attorney or accountant for more information.

## Grandfathered?

Out of 39,238 members of the Illinois Association of REALTORS®, only 10% are grandfathered from taking continuing education.

In 2002, 71 firms that had more than 50 agents in the IAR membership database accounted for 34% of IAR's total membership. Expect that percentage to increase.

## March 6 Is Jeremy Conaway Day

I hope you will join us at the Chevy Chase Country Club on March 6 for Jeremy Conaway Day. Breakfast will be served at **8:30 AM**, followed by a program from **9 to 11:30 AM** for owners/managers only. In that session, Jeremy will cover today's brokerage business model, market forces, and more.

Everyone is invited to attend the lunch and networking session from **11:45 AM to 12:45 PM**, as well as the afternoon talk by Jeremy on census information, the NSBAR homebuyers survey, and how the generations impact the real estate marketplace. The program concludes at **3 PM**.

During meal and break times, you will also have the opportunity to talk with the exhibitors who will make the day even more exciting. Cost and registration details appear on page 4 of this newsletter.

Jeremy Conaway is one of those special speakers that you won't soon forget. He'll give you a new perspective on your place in the evolving real estate industry. This is an event that won't take very much of your time, but is likely to yield enormous benefits to your real estate business. Mark it on your calendar now—and bring a friend!



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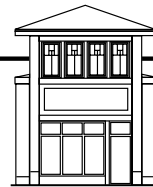


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# Education

Education Director Martha R. Williams, e-PRO

## Saturday Morning Classes Are Here!

In an experiment that has already drawn a lot of interest, NSBAR is offering nine classes on Saturday mornings this spring. We started with CORE A on January 25, we'll have the second day of the two-day ABR class on February 1, and we'll follow those up with seven more C.E. classes. See page 15 of this newsletter for the complete C.E. schedule. Note to those interested in commercial real estate: We've also added *Introduction to Investment Real Estate*, to be taught by Frank Bella, on Wednesday, March 12.

## March 6 Is Jeremy Conaway Day

Jeremy Conaway Day is **Thursday, March 6**, at the Chevy Chase Country Club, 1000 North Milwaukee in Wheeling. The morning program, **9 to 11:30 AM**, is for owners/managers only and will cover today's brokerage business model, market forces, and more. Everyone is invited to attend the lunch and networking session from **11:45 AM to 12:45 PM**, as well as the afternoon talk by Jeremy on census information, the NSBAR homebuyers survey, and how the generations impact the real estate marketplace. The program concludes at **3 PM**.

Jeremy Conaway is President of RECON Intelligence Services, an international real estate industry consulting firm providing REALTOR® groups and brokerages with business planning, leadership training and operations consultation.

Register on-line at [www.nsbar.org](http://www.nsbar.org) or call 847-480-7177 to reserve your place. Cost is \$45 for the whole day, including lunch; \$32/\$29 for just the morning session with/without lunch; and \$32/\$29 for just the afternoon session with/without lunch.

## Ethics Video Class Dates

The Ethics video class will be offered in Northbrook from 1 to 4 PM on Monday, February 10, and from 9AM to noon on Friday, February 28. This class does not offer C.E. credit, but does fulfill the NAR Ethics requirement.

## 18 at Jump Start

Eighteen new members attended the **January 6** Jump Start Orientation. They were welcomed to the Board by Education Director Martha Williams, who also conducted the introduction to the Code of Ethics. In the afternoon, "Meet the Pro" speaker Allyson Hoffman was followed by NSBAR Information Systems Director Steve Volkodav, who conducted the MLS training.



All of the new members responded to a survey questionnaire. Replies indicate that two are in the 20-30 age bracket, two are 31-40, eight are 41-50, four are 51-60 and two are 61-70. All but three of the new members have attended college, with 13 earning a bachelor's degree and three of those going on to a master's degree. Thirteen were born in the United States; three in the Ukraine, one in China and one in Korea. Languages spoken in addition to English include Ukrainian, Russian, Polish, Chinese, Korean, Spanish and Latin. Their community activities include civic, church and college alumni groups, school district commit-tees, and the Gorton Community Center. The new members would like NSBAR to provide networking opportunities, tech support (especially how to set up a reasonably priced computer system), classes on marketing and time management, and sales training. Welcome to NSBAR!

## Our Students Tell Us . . .

**Fear Factor (CORE B)** with Jean Crosby on **Jan 6**:  
"Neither boring nor frightening—just enjoyably informative. Thank you!" "Thank you, Jean, for your continued share of knowledge."

**Real Estate Survivor** with Marilyn Glazer on **Jan 10**:  
"Creative teaching techniques." "Great job!" "Marilyn makes it fun."

## ABR Class Update

We got off to a great start in 2003 with the two-day **Accredited Buyer Representative (ABR)** class on **January 31 and February 1** taught by Terry Watson, DREI, GRI, CRS, CRB, ABR, ABRM, CIPS, CFS, SRES and e-PRO. The next class of the year will be **Representing the e-Buyer, February 21** from **8:30 AM to 4 PM**, which will also be taught by Terry Watson. Registration is \$135 by Feb 14, and \$150 after that. Call 847-480-7177 to register.

For a complete list of ABR classes to be held at NSBAR in 2003, go to [www.nsbar.org](http://www.nsbar.org) and click on the Education tab at the top of the page. You can even register on-line.

# REALTOR® News

## IAR Capitol Conference

For just \$15, you can have an exciting day in Springfield at the IAR Capitol Conference, Wednesday, **February 26**. Sign-in is 12:30 PM in the Michael Howlett Building auditorium; briefings are at 1 PM, Capitol visits begin at 2 PM, and there will be a reception at 5:30 PM at the Sangamo Club. Register by calling IAR at 800-252-2910 or visit the Members Only section of the IAR Web site at [www.illinoisrealtor.org](http://www.illinoisrealtor.org).

## MidAmerica Settles Suit

MidAmerica Bank has agreed to pay \$10 million to settle a suit brought by the U.S. attorney's office alleging violations of the Fair Housing Act and the Equal Credit Opportunity Act. MidAmerica was accused of failing to service predominantly African-American and Hispanic neighborhoods. Under the terms of the settlement, MidAmerica will open or acquire two full-service branches within 30 months in the alleged redlined areas. *Source: Chicago Tribune*

## FTC Revises National Do-Not-Call List

Real estate practitioners who cold call across state lines for new clients will need to adjust their telephone marketing practices as part of the amended Federal Trade Commission telemarketing rules. Key changes to the rule include the creation of a national do-not-call registry. NAR lobbied the FTC to extend the current exemption for calls made where the sale is not completed until after a face-to-face presentation to the provisions of the national registry, but this exemption was repealed. The new rule contains the following narrowly tailored exemptions for existing business relationships, helpful to the real estate industry:

- 1) a telemarketer may call a consumer with whom it has an established business relationship for up to 18 months after the consumer's last purchase, delivery, or payment, even if the consumer's name is on the registry;
- 2) a telemarketer may call a consumer for up to 3 months after the consumer makes an inquiry to the company; and
- 3) a telemarketer may call a consumer who has provided the company written permission to call.

The rule doesn't apply to calls made within a state. Yet, practitioners must comply with any existing state do-not-call registry. The registry portion of the telemarketing rules will not be in effect for at least six months. For more info and a copy of the final rule, go to <http://www.ftc.gov/bcp/conline/edcams/donotcall/index.html>

## WCR Lunch Meeting

On **February 13**, the Women's Council of REALTORS® will meet at the Highland Park Country Club, 1201 West Park Avenue. The program, "How to Handle Multiple Offers in a Hot Spring Market," will feature NSBAR President Terry Penza and provide updates on the License Law, Supra, and more. Networking is at 11:30 AM. For lunch reservations at a cost of \$25/member and \$30/guest, contact Pat Ortseifen at [patricia@ortseifen.com](mailto:patricia@ortseifen.com) or 847-940-2753 no later than **February 10**.

## Mold Case \$\$ Reduced

The case that started the whole mold "crisis" had the verdict reduced. The Texas appellate court has reduced a nearly \$33 million verdict in favor of the homeowner to around \$5 million, finding that the evidence before the jury did not support the amount of the award. For more information, go to <http://www.realtor.org/letter/w.nsf/pages/1202allison>

## REALTOR® Member Benefits

Newest VIP Alliance Program partner of the National Association of REALTORS® is KaBloom Ltd., which offers fresh flowers direct from growers. REALTORS® receive a 10% discount off KaBloom orders. KaBloom carries more than 200 different cut flowers, bouquets, and plants on any given day. KaBloom also offers special promotions and product discounts. To order flowers, visit [www.KaBloom.com](http://www.KaBloom.com) and enter the code GB39P6H3.

## Flood Insurance

Congress has retroactively re-authorized the federal flood insurance program. For homes that are located in areas where flooding is common, flood insurance is required for some home loans. The program, which is part of the Federal Emergency Management Agency, expired at the end of last year before Congress could reauthorize it. *Source: REALTOR® Magazine Online*

**February 10 and 24  
8:30 AM - 5 PM**

## Finance

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## Salesperson License Renewal Deadline Is April 30

If you are a licensed Illinois real estate salesperson, and aren't grandfathered out of the continuing education requirement, you must complete 12 hours of classwork no later than April 30, 2003. You must take a three-hour CORE A class (license law and escrow) and a three-hour CORE B class (agency and fair housing), in addition to six hours of elective coursework.

**If you are a new licensee**, you need to know the issue date of your license. If your license was issued *after April 30, 2001*, but *before May 1, 2002*, you need to complete six hours of C.E., including one of the three-hour CORE classes and one three-hour elective class. Or, you could take six hours of CORE classes (A and B). If your license was issued *after April 30, 2002*, you don't need to complete any C.E. courses in the renewal period ending April 30, 2003. Your 12-hour requirement will kick in for the cycle that will end April 30, 2005.

**Don't remember** how many courses you have taken in this renewal cycle? Go to [www.obre.state.il.us](http://www.obre.state.il.us), and click on "Lookup" at left, then "Continuing Education Lookup". Enter your state license number (omitting the first zero), and you will see the courses and hours that OBRE has recorded for you in the current renewal period. Note: It takes up to eight weeks for OBRE to enter data, so there is a lag between the course date and the day it is posted on the Web.

- Find out the **issue date** of your license by calling OBRE at 217-782-3414.
- Review the **complete schedule** of NSBAR C.E. classes by going to [www.nsbar.org](http://www.nsbar.org), then Education.
- **Sign up** for classes by registering on-line or phoning 847-480-7177. *Register early, to get the classes you want!*

Want a **home study program**? Pay only **\$69** for NSBAR's complete 12-hour home study package, including both CORE and elective hours. It will also fulfill your NAR Ethics requirement. Download the home study courses on-line at [www.nsbar.org](http://www.nsbar.org), or call 847-480-7177 to order a set. Study the materials; then, make your test appointment by calling 847-480-7177. *Please make your appointment to take the home study test(s) in Northbrook or Barrington no later than April 18, 2003.*

# PROFESSIONAL REAL ESTATE TOOLS

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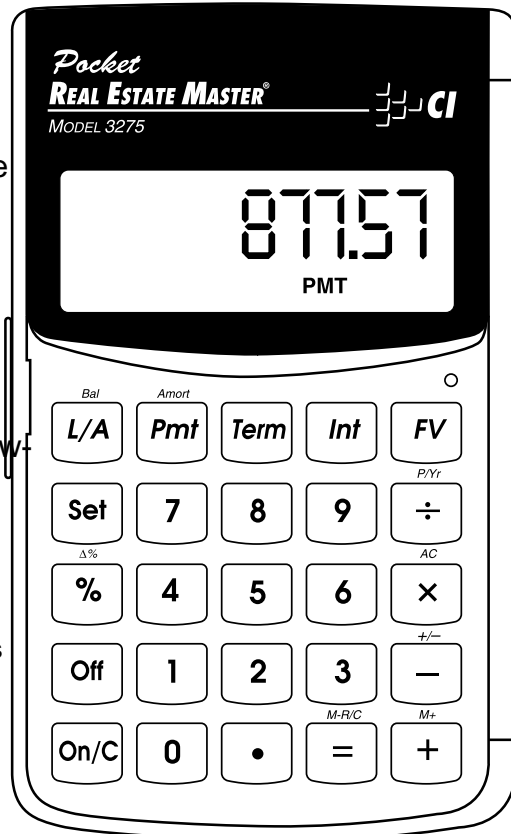
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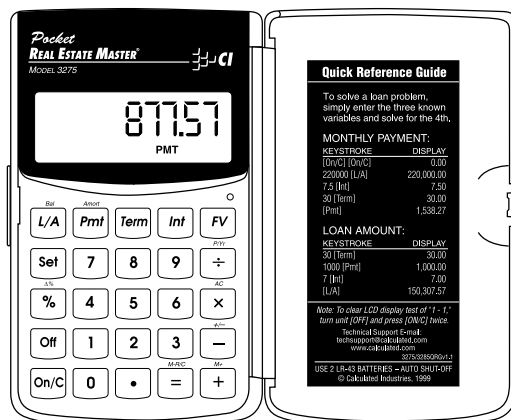
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[Pmt]	1,538.27

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KEYSTROKE	DISPLAY
30 [Term]	30.00
1000 [Pmt]	1,000.00
7 [Int]	7.00
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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.

### 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

### Directors

Jay Chandran, GRI, CRS	673-2000
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

452 Skokie Blvd, Building 1200  
Northbrook, IL 60062  
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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

**Ludmila Antonow**, Koenig & Strey, Inc., 2528 Green Bay Rd, Evanston

**Neil Benjamin**, Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview

**Akash Brahmhatt**, Best Choice Real Estate, Inc, 1216 E Central Rd, Ste 100, Arlington Heights

**John J. Canzoneri**, Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview

**Stacie Cooch**, Prudential Preferred Property, 1600 Orrington, Evanston

**Jill Dema**, Baird & Warner, 2735 Central St, Evanston

**Lyudmila Godtinskaya**, MarketMax Realty, Inc, 1255 W Dundee Rd, Buffalo Grove

**Rebecca A. Jones**, Koenig & Strey, Inc, 600 N Western Ave, Lake Forest

**Jeanne Kurtzhalts**, Prudential Preferred Property, 850 Green Bay Rd, Winnetka

**Anson Lamb Sr**, Prudential Preferred Property, 1600 Orrington, Evanston

**Susan G. Lanzillotti**, Koenig & Strey, Inc, 600 N Western Ave, Lake Forest

**Kenneth K. Lee**, MC Realty Group, Inc, 950 N Milwaukee Ave, Ste 208, Glenview

**Nancy Lewis**, Koenig & Strey, Inc, 2528 Green Bay Rd, Evanston

**Stephanie Mann**, Baird & Warner, 1920 Sheridan Rd, Highland Park

**Magdalena Medala**, Magdalena Medala, 092 Lakeview Ave, Mundelein

**William Mead**, William Mead, 1131 Raleigh Rd, Glenview

**Alex Millionshik**, Prime Realty Group, Inc, 9351 Milwaukee Ave, Niles

**Camille O'Connor**, Coldwell Banker, 586 Lincoln Ave, Winnetka

**Judy Pitek**, Baird & Warner, 1900 Waukegan Rd, Glenview

**Jean K. Rhodes**, Prudential Preferred Property, 1600 Orrington, Evanston

**Mohammad R. Soofiani**, Coldwell Banker, 350 Linden, Wilmette

**Natasha Zoubareva**, Coldwell Banker, 740 Waukegan, Deerfield

## New Offices

**Magdalena Medala**, 092 Lakeview Avenue, Mundelein

**William Mead**, 1131 Raleigh Road, Glenview

## Reinstatements

**Debra J. Lewandowski**, Prudential Preferred Property, 1890 First St, Highland Park

**Laura Paz**, Prudential Preferred Property, 1600 Orrington, Evanston

## Transfers

**David Braun**, from RE/MAX Alliance, 3321 Dempster, Skokie to RE/MAX Villager, 1245 Waukegan Rd, Glenview

**Lisa Gordon**, from Coldwell Banker, 586 Lincoln Ave, Winnetka to Coldwell Banker, 350 Linden, Wilmette

**Sarah Hillman**, from G & A Realty Inc, 2847 Pfingsten, Glenview to Coldwell Banker, 1330 Shermer Rd, Northbrook

**Alla Kimbarovsky**, from Prudential Preferred Property, 1890 First St, Highland Park to Prudential Preferred Property, 850 Green Bay Rd, Winnetka

**Pery Leininger**, from RE/MAX Alliance, 3321 Dempster, Skokie to Coldwell Banker M&M, 4632 Church St, Skokie

**S Marc Perlove**, from RE/MAX Alliance, 3321 Dempster, Skokie to RE/MAX Villager, 1245 Waukegan Rd, Glenview

**Elaine Rosenfeld**, from Lakeshore Partners, 2006 Central St, Evanston to Koenig & Strey, Inc, 601 Green Bay Rd, Wilmette

**Ilene S. Schwab**, from RE/MAX Alliance, 3321 Dempster, Skokie to RE/MAX Villager, 1245 Waukegan Rd, Glenview

**Edward N. Youkhana**, from Coldwell Banker, 1420 Waukegan Rd, Glenview to Leader Realty, 4021 Oakton St, Skokie

# More Member News

## Terminations

**Carolyn M. Bauer**, Coldwell Banker, 586 Lincoln Ave, Winnetka

**Sarah Bergseth**, Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield

**Eunsu Chung**, Baird & Warner Residential, Inc, 314 McHenry, Buffalo Grove

**Arthur T Fitzgerald**, Baird & Warner, 1920 Sheridan Road, Highland Park

**Jacqueline Foley-Klein**, Coldwell Banker, 1420 Waukegan Rd, Glenview

**Marie Giglio**, Coldwell Banker, 990 S Waukegan Rd, Lake Forest

**Charles Helfrick**, Charles Helfrick, 103 W County Line Rd, Barrington

**Sarah Hillman**, G & A Realty Inc, 2847 Pflingsten, Glenview

**Mikhail Kheresh**, Leo Eyber Realty, 5301 W Dempster St - 210, Skokie

**Hope Korn**, RE/MAX Experts, 1125 Weiland Rd, Buffalo Grove

**Shirley Bee Kostakos**, Village Green Realty, 560 Green Bay Rd Ste 202, Winnetka

**Elizabeth Michael**, RE/MAX Alliance on Oakton, 4652 Oakton St, Skokie

**Caryn Miller**, Coldwell Banker, 740 Waukegan, Deerfield

**Djuro Mirjanic**, Koenig & Strey, Inc, 601 Green Bay Road, Wilmette

**Ramesh Patel**, B R Realty Group, 9333 Lowell Ave, Skokie

**Gerald Perlow**, Gerald Perlow Real Estate, 114 Dartmouth Ct, Glenview

Byong Park, Realty One, Inc, 958 N Harlem Ave, Glenview

**Fran Reinholtz**, RE/MAX Showcase Group, 810 S. Waukegan Rd, Lake Forest

**Helena M. Rudman**, Coldwell Banker M&M, 4632 Church St, Skokie

**Steven M. Shattow**, Prudential Preferred Property, 1890 First St, Highland Park

**Saghir A. Sheikh**, Century 21 Marino, Inc, 5800 Dempster St, Morton Grove

**Tina Tremulis**, Coldwell Banker, 1330 Shermer Road, Northbrook

## Office Changes

**Coldwell Banker** (3483) has a new address, 1025 W Everett, Lake Forest

## Office Termination

**B R Realty Group**,

9333 Lowell Ave, Skokie

**RE/MAX Alliance on Oakton**,

4652 Oakton St, Skokie

## In Memoriam

**Hyun Jong Cho**

Lincoln Realty, Inc

7350 N Lincoln Ave, Lincolnwood

**Jeff McIntyre**

Mackinac REALTORS®, Inc

PO Box 304, Kenilworth

**Pat Siegel**

Coldwell Banker

303 E Main St #101, Barrington

## Commercial Group to Meet

The NSBAR Commercial Forum will meet on **Wednesday, March 12**, immediately following the morning's C.E. course.

*Introduction to Investment Real Estate* will be taught by Frank Bella from **9 AM to noon on March 12**. This will be the first of a series of commercial real estate classes that will be taught at NSBAR throughout the year.

All members and guests are invited to attend the class and/or Commercial Forum meeting. Lunch will be ordered for all those who sign up for the meeting in advance. Call Adrienne at 847-480-7177 to reserve your place at the morning class and/or at the noon lunch meeting. Cost of the lunch is \$8, which can be charged to your member account.

## Home Study Available

NSBAR has home study to help you complete continuing education requirements, as well as your NAR Ethics requirement. The course package includes: CORE A License Law/Escrow; CORE B Agency/Fair Housing; Are YOU the Weakest Link? Risk Reduction; and Black, White or Gray: Ethical Dilemmas. Cost is \$22 for one three-hour course, \$39 for two, \$59 for three, and **just \$69 for the package of four courses (12 hours)**. You take the quiz for each course at NSBAR's Northbrook or Barrington office. Call 847-480-7177 to purchase a course or make your test appointment.

## MEMBER BENEFIT REFERENCE INDEX

### Health Insurance

National Association of Self-Empl.

Ron Shapero 312-337-7133

Castle Group 559-8100

NAR [www.narhealth.com](http://www.narhealth.com)

### Investment Counselors

Charles Schwab & Co., Inc., Northbrook

Mark Babula or Ken Luschinski

847-564-2033

### Reduced Telephone Rates/Telephone

Cimco Communications

630-691-8788

### Car Purchase

Chrysler/Jeep

### Car Rental

Alamo Rent-A-Car 800-539-2322

Rate Code BY ID#BY428299

### Courier Service

Timely Courier

Michele DiMaio/Fred Cisarik

847-434-1090

### Cellular Service & Smart Number

Autosonics

Michael Malenfant

or Corky Peterson

847-831-4000 312-831-4400

### Need Information?

Call Northbrook at 847-480-7177 or

Barrington at 847-381-7827

or visit [www.nsbar.org](http://www.nsbar.org)

*This month we feature Windows XP tips.*

## **Make the Mouse Pointer Disappear When You Type**

If you spend even a little time typing out emails and word processing documents, you've noticed that darn mouse pointer can get in the way of the text. Sure, you can move your hands from the keyboard and move the pointer, but wouldn't it be nice if you could just have the pointer disappear while you type? You bet! Here's how:

- Click Start and then click on Control Panel
- Make sure you're in Classic View and open the Mouse applet
- In the Mouse Properties dialog box, put a checkmark in the Hide pointer while typing checkbox
- Click Apply and then click OK

## **Use the Keyboard to Copy a URL**

A lot of you like to send URLs to your friends or save them to a file. You can click the address bar in the browser and select the entire URL, but some of them get awfully long and it makes drag selecting a real bummer. Try this out:

- Go to a Web page in Internet Explorer.
- Press the F6 key on your keyboard. That will cause the entire URL to be highlighted in the address bar.
- Press the CTRL key and hold it down. Now press the letter C on the keyboard (this is the CTRL+C keyboard combination). This copies the highlighted text to the clipboard
- Go to where you want to save the URL and hold down the CTRL key and then press the V key (the CTRL+V keyboard combination). This pastes the URL into the document.

## **From Our "Friends" at Microsoft**

I found this recently while searching through Microsoft's website. Definitely something you should be aware of and maybe you could find a tip or two for yourself on how to use MS Office XP. For the full article and all the links go to: <http://office.microsoft.com/assistance/2002/articles/oBuySellHome.aspx>

## **Buy or Sell Your Home with Help from Office XP**

It's been said that buying or selling a home is akin to childbirth: if you remembered only the pain of it, you would never do it again. With Microsoft Office XP in

your corner, it doesn't have to be that way. By learning how to harness some of the powerful features available in the various Office programs, you may find yourself advising your friends and family about their next move.



## **Get Organized**

One of the main things to keep in mind when buying or selling a big-ticket item such as a house is staying organized. Of course, for some people that's easier said than done. Adding one more facet to busy lives taken up with jobs, kids, carpools, and activities can lead to frustration, and consequently, making choices before you're really ready. However, if you can start with a clear plan detailing the steps you need to take, buying your dream house or selling the one you're in can become a reality - almost painlessly.

## **The Tools of Success**

Here are some examples of how the various programs in Office XP can help you achieve your goal. The Office XP program name is followed by the examples of how you can use it.

### **Microsoft Access 2002**

*Property inventory* – Getting ready to move can be a trying experience. Be certain of all your home assets and create an inventory database.

### **Microsoft Excel 2002**

*House-hunting spreadsheet* – Keep a spreadsheet outlining the positive and negative aspects of each property you view.

*Your home's best features* – List the features of your home that people want to know about in an easy-to-read spreadsheet. Then you can print it and give it to prospective buyers. Include information such as square footage, lot size, number of rooms, special zoning issues, and plumbing and electrical information.

*Duty rosters* – Create a duty roster for each member of the family. Maybe one person handles the open house crowd while another sets up viewing times with the real estate agent.

### **Microsoft FrontPage® 2002**

*Display your home on the Web* – Create a Web site using the new photo gallery feature in FrontPage. Add captions and descriptions to each photo that describe the property, the surrounding area, and other features.

## Microsoft Outlook® 2002

*Contacts* – Keep track of your contacts: real estate agents, bankers, mortgage brokers, title companies, inspectors, and others.

*Keep in touch with e-mail* – Keep in close contact through e-mail with your agent. He or she can send you links to houses advertised on the Web, send information about possible properties you might be interested in, and even send scanned or digital photos to you.

## Microsoft PowerPoint® 2002

*Virtual tour* – Create a presentation using the photo album feature. Publish a photo album as a Web page, or have it up and running during an open house.

## Microsoft Word 2002

*Lists* – Keep lists of things to do, the price of various properties, and amenities you can't live without. Or, just take notes about the homes you've seen or the possible buyers you've met.

*Flyers and brochures* – Create a flyer or brochure that lists home features and has a photo and floor plan as well.

## Computer Classes in March

### E-mail Listings

Learn how to e-mail listings from five different MLSNI access programs. No matter where you are, you will have the knowledge to e-mail listings to your clients.

The class will be taught **March 14** in **Barrington**, from **1-3PM**.

The class will be taught **March 31** in **Northbrook**, from **1-3PM**.

## Computer Classes in April

### Palm Level 1

Learn the basics of the Palm OS—how to write graffiti, add contacts, make appointments, create to do's plus much more.

The class will be taught **April 4** in **Barrington**, from **1-3PM**.

The class will be taught **April 8** in **Northbrook**, from **1-3PM**.

### Palm Level 2

Learn shortcuts, archiving data, HotSync shortcuts and a list of third party software to load on your Palm to make you more productive—and amaze your clients!

The class will be taught **April 11** in **Barrington**, from **1-3PM**.

The class will be taught **April 18** in **Northbrook**, from **1-3PM**.



**SHOPPING FOR GREAT RATES?**

Michael P. Zaklin

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# More REALTOR® News

## Home Mortgage Delinquencies Down While Foreclosures Increase

Home mortgage delinquencies slipped in 2002's third quarter to 4.66%—down from 4.77% the previous quarter, according to the Mortgage Bankers Association of America's National Delinquency Survey. The number of mortgages in the foreclosure process inched up from 1.13% to 1.15%. In the subprime sector—covered for the first time this quarter—delinquencies were down from 15.67% in the second quarter to 14.28%, but the number of subprime mortgages in foreclosure climbed from 8.49% to 8.58%. The dip in delinquencies suggests “that there's no danger that the housing sector won't continue to be an important support for economic activity,” says MBA chief economist Doug Duncan. *Source: Washington Post (01/08/03); Deane, Daniela*

## Home Sales Remain Healthy

Both existing and new-home sales will be somewhat slower in 2003 but should record their second-best showings ever. According to NAR chief economist David Lereah, final numbers for 2002 are expected to shatter all-time records, with 5.56 million existing home sales, and 979,000 new home sales, up 5% and 7.7% respectively from the previous records, which were set in 2001. Lereah expects the 30-year fixed mortgage interest rate to rise gradually from its current low of around 6% to 7% by the fourth quarter of 2003. Inflation-adjusted disposable personal income is forecast to grow 3.8% in 2003 following a 4.5% rise last year. Consumer price inflation is pegged at 1.6% for 2002, with CPI increasing to 2.5% in 2003. *Source: REALTOR® Magazine Online*

## World's Dumbest Real Estate Agent?

A real estate agent from Bothell, Washington, was arrested in November. Police claim she and an accomplice burgled more than a dozen for-sale homes to which she gained access using her Supra keypad. Her ID, the date and time were recorded at each location.

## Illinois Housing Statistics

The Illinois housing market continued its upward momentum in November, in both sales and median sales price. Median price of existing homes in Illinois in November increased 11.1% and sales rose 2.3% compared to the same period a year ago. November home sales in the state totaled 8,285, compared to 8,100 during November, 2001. January through November existing home sales rose 5.1% to 104,853—a figure that suggests 2002 may set a record for Illinois home sales. According to Toni Sherman, ABR, CRS, GRI, president of IAR, “If the Illinois housing market sustains current sales levels, 2002 will hold the new sales record. The current annual sales record of 108,565 was reached in 1999. We're not far from that level after just 11 months of this year.” *Source: IAR Online*

## NAR to Co-Sponsor China Conference

NAR will co-sponsor the 2003 International Real Estate Conference and Exposition with the Chinese Real Estate Association (CREA). The conference, to be held **June 13-16** in Beijing, is expected to be the largest real estate event ever held in China or Asia. Projected attendance is more than 100,000. *Source: NAR*

## New Resources Committee Chair

U.S. Rep. Richard W. Pombo, a cattleman from Tracy, California, defeated several more senior candidates to be chosen the new chair of the House Resources Committee, which governs millions of acres of national forests and other federal lands and oversees water, power, coastline, and mineral issues. Pombo is a strong property rights supporter. He established the Congressional Task Force on Private Property Rights and wrote the 225-page “This Land Is Our Land.” Pombo has tried to revamp the Endangered Species Act and continues to push for government compensation to owners of highly regulated land. As chair, Pombo is expected to reclaim many rights property owners have lost to previous conservation efforts. *Source: Investor's Business Daily*

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***Jeremy Conaway Day is Thursday, March 6, at the Chevy Chase Country Club. The morning program from 9 to 11:30 AM is for owners/managers only and will cover today's brokerage business model, market forces, and more. Everyone is invited to attend the lunch and networking session from 11:45 AM to 12:45 PM, and the afternoon talk on census information, the NSBAR homebuyers survey, and how the generations impact the real estate marketplace. Program concludes at 3 PM. Call 847-480-7177 for reservations. Cost is \$45 for the whole day, including lunch; \$32/\$29 for just the morning session with/without lunch; and \$32/\$29 for just the afternoon session with/without lunch. Don't miss it!***

**FULL PAGE WELLS FARGO AD**

# February Birthdays

<b>1</b>	Lily K. Hosseini	<b>12</b>	<b>18</b>	<b>24</b>
Gordon Keyes	Mary Plante	Adrienne Pletka	Caron Comin	Barbara A. Kuhn
Lyn Martin	Tedi Cvitkovic	Dennis A. Blodgett	James R. Nash, Jr.	Catherine McCabe
Susan Cherner Gerber	<b>7</b>	Hope Abels	Kathleen Arado	Cheryl Chambers
Syed N. Quadri	Carol Stuehrk	Mary Joan Herber-	<b>19</b>	Denise LaSalle-Crosby
<b>2</b>	Joseph Woodbury	Fouts	Claudia T. Kimbrel	
Andrew Mrowiec	Pat Atsaves	Valerie Ornstein-Hart	Elena Sipple	JoAnn Casali
Charlene Soper	Paul B. Bender	<b>13</b>	Maria A. McCarthy	<b>25</b>
Jeanne M. Keiler	Sharyl H. Noeh	Dawn Doering-Suter	<b>20</b>	Alan Richter
Joyce Sklar	Susan S. Hempstead	Janet Doetsch	Audrey Warshaw	Anne Marco Bretland
Laura Kramer	Tatyana Shalman	Jose A. Jimenez	Avis R. Perlman	Cathy R. Fireman
Margaret M. Stock	Tony Lio	Judy Serck	Daniel Phillips	Dale Lubotsky
Michael Hope	<b>8</b>	Maria G. Greenberg	Diane Wilson	Jerry Reinsdorf
Patricia C. Stanley	Gloria Emalfarb	Norman Hersh	Jeri Gordon	John W. Baylor
<b>3</b>	Margery C. Oberheide	Tamar Klipstein	Joanne L. Young	Nicholas C. Marino
Joan McGowan	Marie A. Colette	<b>14</b>	Katie Philip	<b>26</b>
Lorrie Daube	Patricia N. Ortseifen	Anya Wilkomer	Linda Smith	Dana Foreman
Rory Foster	Sandra Hampton	Claire Meyers	Marion Powers	Janis Edelman
Susann Apter	Susan Becker	Merry Juell	Millicent Berliant	Joy Sarver
Teri Pytel	<b>9</b>	Sandra D. Hoesley	<b>21</b>	Nam O. Seo
<b>4</b>	Aimee Pierre	<b>15</b>	David Berkson	Patricia Federico
Donna Mercier	Barbara Mac Farlane	Angela Anderson	Joan Ploetz	<b>27</b>
Kathleen Spellaza	Calvin G. Levin	Drago Tomasic	Marshall Fleischman	Carol Payson
Mary Jo Bowers	Clara Finkelberg	Emily Guthrie	Maxine Nethery	Jozaphene Aramanda
Peggy Cunniff	Ginny Furst	Halina Krupa	Nora G Teeple	Keith Tucker
Roger Parris	Kathleen A. Shimp	Kathleen C. Doron	Romeo Espiritu	Kwang Ho Zyung
Virginia B Ramirez	Marsha Schwartz	Nancy Savard	<b>22</b>	Maryann Burke
<b>5</b>	Robert W. Yoon	Stacy Deemar	Debra Miller	Norma LoPresti
Donald Powell	Valerie S. Russell	<b>16</b>	George E. Slominski	Stella J. Shim
Emily Braun McClintock	<b>10</b>	Cheryl D. Holm	Joyce H. Frank	<b>28</b>
Irene Kelenzon	Byung C. Yoon	Judy Gurell Sugar	Lida Zrecny	Bonnie J. Gray
Janice J. Peterson	Doris J. Rudy	Leonid Shumyatskiy	Mary Chen	Edward Willer
Jungryul Kim	Elaine Mulroy	<b>17</b>	Nancy Winston	Hannah Moss
Marie Loverde	Jennifer Martell	Agnieszka Pajaczek	<b>23</b>	Irena Godin
Nancy Johnson	Jung K. Chung	Charles J. McAllister	Anna Kempisty	Joseph Levkovitz
Ronald J. Ehlers Jr.	<b>11</b>	Elyse DeVries	Annegret Harnischfeger	Kitty Price
Sing Wey	Eileen Sheehan Hovey	Helen Bianucci	Catherine F. Tarant	Socorro B. Apuli
Stanley W. Benecki	Jay C. Cash	Jennifer Honda	Diane Schwarzbach	<b>29</b>
<b>6</b>	Joan D. Clark	Malgorzata Pytel	Donald Keenan	William S. Kaplan
Chris Melchior	John S. Kim	Margaret Mangan	Jack Fisher	
Joan Grossman	Marguerite K. Dooley	Rina Du Toit	Jane E. Burgett	
John E. Townsend	Yvonne Sito	Ruth Ciaglia	Pamela H. McClamroch	
		Sheila M. Maher		

## February Meetings

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

Diversity Committee	Feb 6	10:30AM-12PM	Board Room, Northbrook
WCR BOD Meeting	Feb 6	3-4:30PM	Board Room, Northbrook
Technology Committee	Feb 7	1:30-3PM	Board Room, Northbrook
WCR Lunch	Feb 13	11:30AM-2PM	Highland Park Country Club
NSBAR BOD Meeting	Feb 19	12:30-3:30PM	Classroom, Northbrook
Computer Club	Feb 20	9-10:30AM	Classroom, Northbrook

# Education Update

\* Indicates Saturday class.

Class	Date	Start/End	Speaker	Location
<b>Jump Start</b> New Member Orientation	Feb 3	8:30AM-4PM	Laurie Tierney	Northbrook Classroom
<b>CE:</b> Counseling Today's Seller	Feb 7	9:30AM-12:30PM	Lynn Madison	Barrington Area Library
<b>CE:</b> Counseling Today's Buyer	Feb 7	1:30-4:30PM	Lynn Madison	Barrington Area Library
<b>CE:</b> CORE B Agency/Fair Housing	Feb 8 *	9AM-12PM	Marilyn Glazer	Northbrook Classroom
<b>Broker Training:</b> Finance	Feb 10, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> Right or Wrong: It's a Matter of Ethics	Feb 14	8:30-11:30AM	Lynn Madison	Northbrook Classroom
<b>CE:</b> Dual Agency: Duties in Conflict	Feb 14	12:30-3:30PM	Lynn Madison	Northbrook Classroom
<b>CE:</b> CORE B Agency/Fair Housing	Feb 17	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> CORE A License Law/Escrow	Feb 17	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> Taxation of R. E. Transactions	Feb 20	9AM-12PM	Michael Blanski	Northbrook Classroom
<b>ABR: Representing the e-Buyer</b>	Feb 21	8:30AM-4PM	Terry Watson	Northbrook Classroom
<b>CE:</b> CORE A License Law/Escrow	Feb 22 *	9AM-12PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> CORE A License Law/Escrow	Feb 28	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> CORE B Agency/Fair Housing	Feb 28	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> Real Estate Survivor	March 1 *	9AM-12PM	Marilyn Glazer	Northbrook Classroom
<b>Jump Start</b> New Member Orientation	March 3	8:30AM-4PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> Risky Business: Top 10 Areas of Liability	March 7	8:30-11:30AM	Lynn Madison	Northbrook Classroom
<b>CE:</b> Your Responsibilities in Negotiating	March 7	12:30-3:30PM	Lynn Madison	Northbrook Classroom
<b>CE:</b> Black, White or Gray: Ethical Dilemmas	March 10	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> Are You the Weakest Link? Risk Reduction	March 10	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> How to Evaluate Investment R.E.	March 12	9AM-12PM	Frank Bella	Northbrook Classroom
<b>CE:</b> Property Disclosure: What You Need to Know	March 13	9AM-12PM	Wayne Paprocki	Barrington Office
<b>CE:</b> Professionalism: The Code of Ethics	March 13	1-4PM	Wayne Paprocki	Barrington Office
<b>CE:</b> CORE A License Law/Escrow	March 14	8:30-11:30AM	Wayne Paprocki	Northbrook Classroom
<b>CE:</b> CORE B Agency/Fair Housing	March 14	12:30-3:30PM	Wayne Paprocki	Northbrook Classroom
<b>CE:</b> Real Estate Construction Law (pend.)	March 15*	9AM-12PM	Stanley Sklar	Northbrook Classroom
<b>Broker Training:</b> Sales & Brokerage	March 17, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> Using Tech. to Better Serve Consumers	March 20	9AM-12PM	Bill Schiller	Barrington Office
<b>CE:</b> Consumer-Centric R.E. Web Sites	March 20	1-4PM	Bill Schiller	Barrington Office
<b>CE:</b> Using Tech. to Better Serve Consumers	March 21	8:30-11:30AM	Bill Schiller	Northbrook Classroom
<b>CE:</b> Consumer-Centric R.E. Web Sites	March 21	12:30-3:30PM	Bill Schiller	Northbrook Classroom
<b>CE:</b> Inspecting a House for Listing/Selling	March 22 *	9AM-12PM	Frank Johnson	Northbrook Classroom
<b>CE:</b> Disclose! Disclose! Disclose!	March 27	8:30-11:30AM	Kerry Kidwell	Northbrook Classroom
<b>CE:</b> Advertising & the Real Estate Agent	March 27	12:30-3:30PM	Kerry Kidwell	Northbrook Classroom
<b>CE:</b> CORE A License Law/Escrow	March 28	9:30AM-12:30PM	Kerry Kidwell	Barrington Area Library
<b>CE:</b> CORE B Agency/Fair Housing	March 28	1:30-4:30PM	Kerry Kidwell	Barrington Area Library
<b>CE:</b> Internet Investigations	March 28	8:30-11:30AM	Deborah Long	Northbrook Classroom
<b>CE:</b> For Your Own Good: REALTOR® Code of Ethics	March 28	12:30-3:30PM	Deborah Long	Northbrook Classroom
<b>CE:</b> CORE B Agency/Fair Housing	March 29 *	9AM-12PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> Internet Investigations	March 31	9:30AM-12:30PM	Deborah Long	Barrington Area Library
<b>CE:</b> For Your Own Good: REALTOR® Code of Ethics	March 31	1:30-4:30PM	Deborah Long	Barrington Area Library
<b>CE:</b> Are You the Weakest Link? Risk Reduction	April 5 *	9AM-12PM	Marilyn Glazer	Northbrook Classroom
<b>Jump Start</b> New Member Orientation	April 7	8:30AM-4PM	M.J. Sobota	Northbrook Classroom
<b>CE:</b> CORE A License Law/Escrow	April 11	8:30-11:30AM	Lynn Madison	Northbrook Classroom
<b>CE:</b> CORE B Agency/Fair Housing	April 11	12:30-3:30PM	Lynn Madison	Northbrook Classroom
<b>Broker Training:</b> Brokerage Adminis.	April 14, 21	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>CE:</b> Ethics Check-up on Articles 1&2	April 17	8:30-11:30AM	Kerry Kidwell	Northbrook Classroom
<b>CE:</b> Risk Reduction & Technology Use	April 17	12:30-3:30PM	Kerry Kidwell	Northbrook Classroom
<b>CE:</b> Disclose! Disclose! Disclose!	April 18	9:30AM-12:30PM	Kerry Kidwell	Barrington Area Library
<b>CE:</b> Advertising & the Real Estate Agent	April 18	1:30-4:40PM	Kerry Kidwell	Barrington Area Library
<b>CE:</b> Using Tech. to Better Serve Consumers	April 28	8:30-11:30AM	Bill Schiller	Northbrook Classroom
<b>CE:</b> Consumer-Centric R.E. Web Sites	April 28	12:30-3:30PM	Bill Schiller	Northbrook Classroom
<b>Real Estate Prof. Assistant Class</b>	April 24,25	8:30AM-5PM	Kerry Kidwell	Northbrook Classroom
<b>C-CREC: Consumer-Certified</b>				
<b>Real Estate Consultant</b>	May 1, 2	8:30AM-5PM	Julie Garton-Good	Northbrook Classroom
<b>ABR Innovative Marketing</b>	May 9	8:30AM-4PM	Terry Watson	Northbrook Classroom
<b>Broker Training:</b> Contracts	May 12, 19	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
<b>ABR Accredited Buyer Representative</b>	June 12, 13	8:30AM-5PM	Lynn Madison	Northbrook Classroom
<b>Senior Real Estate Specialist</b>	June 26, 27	8:30AM-5PM	Terry Watson	Northbrook Classroom
<b>Real Estate Prof. Assistant Class</b>	July 10, 11	8:30AM-5PM	Kerry Kidwell	Northbrook Classroom
<b>CRS 202: Effective Buyer Sales Strategies</b>	Sept 18, 19	8:30AM-5PM	Gee Dunsten	Northbrook Classroom

## **HARRIS BANK 1/2-PAGE AD--THIS HOUSE MAY HOLD SURPRISES**

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