

REALTOR® News

January 2003

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C.E. Deadline Is April 30

Real estate salespersons must complete twelve hours of continuing education by April 30, 2003. CORE A (license law and escrow) and CORE B (agency and fair housing), each three hours, are required; the remaining six hours can be selected from a variety of elective courses. If you are not sure of how many hours you have already completed in this renewal period, go to www.obre.state.il.us, then click on "Lookup" and "Continuing Education Lookup." Enter your real estate license number, omitting the first zero.

Sign up now to insure that you get the classes you want. Enrollment is limited to 50 students per class. More classes will be added, if necessary, but early registration is highly recommended. And don't forget that many designation and professional development classes also offer C.E. credit. You can now take the two-day ABR class and receive credit for CORE B as well as three elective hours. Check the inside back cover of this newsletter for a quick look at upcoming courses. For more information and class updates, go to www.nsbar.org and click on the Education tab.

Your Board in Action

NSBAR hosted the Large Board Breakfast on November 9 at the NAR Conference in New Orleans. In attendance were (from left, below) NSBAR Chairman-Elect Gary Jensen, President Terry Penza, and Director Dan Schermerhorn. Also present were Chair Georgia Pierini and Education Director Martha Williams. More than 250 officers and executives of the largest REALTOR® associations (more than 2,000 members each) attended the breakfast, at which topics of interest to all members were discussed.



"It's June in January . . ."

The song was right--it's June in January when you're in love with the practice of real estate. What a great time to train yourself in that new Top Producer software Santa brought you, polish off a few C.E. classes, and work on that GRI or ABR designation. Read this newsletter for class listings and important information that will help you work smarter. And don't forget to check www.nsbar.org for the latest news updates, REALTOR® Library postings, links to community resources and lots more!

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

Code of Ethics

The following case interpretation related to Article 1 of the Code of Ethics has been adopted.

REALTOR® A listed Seller S's house. He filed the listing with the MLS and conducted advertising intended to interest prospective purchasers. Seller S's house was priced reasonably and attracted the attention of several potential purchasers.

Buyer B learned about Seller S's property from REALTOR® A's Web site, called REALTOR® A for information, and was shown the property by REALTOR® A several times.

Buyer X, looking for property in the area, engaged the services of REALTOR® R, a buyer representative. Seller S's property was one of several to which REALTOR® R introduced Buyer X.

After the third showing, Buyer B was ready to make an offer and requested REALTOR® A's assistance in writing a purchase offer. REALTOR® A helped Buyer B prepare an offer and then called Seller S to make an appointment to present the offer that evening.

Later that same afternoon, REALTOR® R called REALTOR® A and told him that he was bringing a purchase offer to REALTOR® A's office for REALTOR® A to present to Seller S. REALTOR® A responded that he would present Buyer X's offer that evening.

That evening, REALTOR® A presented both offers to Seller S for his consideration. Seller S noted that both offers were for the full price and there seemed to be little difference between them. REALTOR® A responded: "I'm not telling you what to do but you might consider that I have carefully pre-qualified Buyer B. There's no question but that she'll get the mortgage she'll need to buy your house. Frankly, I don't know what, if anything, REALTOR® R has done to pre-qualify his client. I hope he'll be able to get a mortgage but you never can tell." REALTOR® A added: "Things can get complicated when a buyer representative gets involved. They make all sorts of demands for their clients and closings can be delayed. You don't want that, do you?" "Things are almost always simpler when I sell my own listings," REALTOR® A concluded.

Seller S, agreeing with REALTOR® A's reasoning, accepted Buyer B's offer and the transaction closed shortly thereafter.

Upset that his purchase offer hadn't been accepted, Buyer X called Seller S directly and asked, "Just to satisfy my curiosity, why didn't you accept my full price offer to buy your house?" Seller S explained that he had accepted another full price offer, had been concerned about Buyer X being able to obtain the necessary financing, and had been concerned about delays in closing if a buyer representative were involved in the transaction.

Buyer X shared Seller S's comments with REALTOR® R the next day. REALTOR® R, in turn, filed an ethics complaint alleging that REALTOR® A's comments had intentionally cast Buyer X's offer in an unflattering light, that his comments about buyer representatives hindering the closing process had been inaccurate and unfounded, and that REALTOR® A's presentation of the offer had been subjective and biased and in violation of Article 1 as interpreted by Standard of Practice 1-6.

At the hearing, REALTOR® A tried to justify his comments, noting that he had no personal knowledge of Buyer X's financial wherewithal and, while he hadn't had a bad experience dealing with represented buyers, it was conceivable that an overzealous buyer representative could raise obstacles that might delay a closing. In response to REALTOR® R's questions, REALTOR® A acknowledged that his comments to Seller S about Buyer X's ability to obtain financing, and the delays that might ensue if a buyer representative were involved, were essentially speculation and not based on fact.

The hearing panel concluded that REALTOR® A's comments and overall presentation had not been objective as required by Standard of Practice 1-6 and found REALTOR® A in violation of Article 1.

MLSNI

If you're scratching your head over the comment in last month's column, "CMT equals BMT populated with EMP field," you can stop wondering. That sentence was not supposed to be in the newsletter; it means nothing.



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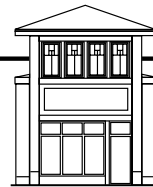


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Education

Education Director Martha R. Williams, e-PRO

Cruise Time Is Coming to NSBAR!

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—and they don't have to take any classes, either! Our ship will be the Millennium, newest of the premium Celebrity line of Royal Caribbean International, and all cabins will have private verandas. Cruise details will be posted soon. If you are interested in signing up, call Martha or Adrienne at 847-480-7177 and information will be sent to you as soon as it is available.

REPA Course Offered in January

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/rep.htm

Ethics Video Class Dates

The Ethics video class featuring attorney Oliver Frasca will be offered at the Northbrook office from 1 to 4 PM on Monday, January 13, and from 9AM to noon on Friday, January 24. This class does not offer C.E. credit, but does fulfill the NAR Ethics requirement. Bring a friend or two and enjoy listening to a nationally known speaker.

News Update: Mark Your Calendar for March 6—Jeremy Conaway Day

ABR Class Now Offers CORE B and Elective C.E. Credit

The next two-day **Accredited Buyer Representative (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. The two-day program now offers three hours of CORE B *and* three elective hours of continuing education credit—six hours in all. Early bird tuition is \$250; after January 24, \$275. Terry is a dynamic presenter who teaches ABR programs around the world. Call 847-480-7177 to reserve your place at this exciting program, or go to www.nsbar.org and use the on-line registration form.

Terry will join us again on **February 21** from 8:30 AM to 4 PM for the one-day ABR **Representing the e-Buyer** program. Registration fee is \$150 for this one-day class. Note: If you take both of these classes, you will fulfill the entire ABR designation education requirement. Don't miss the excitement!

43 at Jump Start

Forty-three new members attended the **December 4 Jump Start Orientation**. They were welcomed to the Board by Education Director Martha Williams, who also conducted the introduction to the Code of Ethics. "Meet the Pro" speaker was Connie Conway. Lunch sponsor was Countrywide Home Loans, represented by Diane Falk and Terry McAviney. NSBAR Information Systems Director Steve Volkodav conducted the MLS training.



Thirty-one of the new members responded to a survey questionnaire. Replies indicate that three are in the 20-30 age bracket, 10 are 31-40, 11 are 41-50, six are 51-60, and one chose not to respond to the question. Twenty-four of the new members are college graduates, and 11 of those have master's degrees. The remaining eight have from one to three years of college, and three of those have an associate's degree. Twenty-three were born in the United States; two were born in Belarus, two in Poland, and one each in Colombia, Korea, and India. One did not answer the question. Languages spoken in addition to English include Polish, Russian, Ukrainian, Belorussian, Hindi, Korean, French, German, Spanish, Hebrew, and Italian. Those surveyed would like NSBAR to provide networking, education programs, and information on both technical and topical issues, such as homeowner's insurance.

Our Students Tell Us . . .

Jump Start Orientation on December 4: Most valuable part of Jump Start was "All of It!"

REALTOR® News

IAR Capitol Conference

The IAR Capitol Conference will be Wednesday, **February 26**, in Springfield (a change in date). Discuss your opinions with your state legislators. Sign-in is at 12:30 PM in the Michael Howlett Building auditorium; briefings are at 1 PM, Capitol visits begin at 2 PM, and the reception is at 5:30 PM at the Sangamo Club. Cost is \$15. Register by calling IAR at 800-252-2910 or visit the Members Only section of the IAR Web site at www.illinoisrealtor.org.
Reminder from the December newsletter: 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.

FNMA/FHA Loan Limits

Fannie Mae and Freddie Mac have raised their conforming loan limit to \$322,700. FHA limits will thus be raised as of **January 1, 2003**. FHA single-family loan limits will increase for one- to four-unit properties to, respectively: \$154,896, \$198,288, \$239,664, and \$297,840. The 2003 FHA high-cost loan amount will be: \$280,749, \$359,397, \$434,391, and \$539,835 for one- to four-unit properties, respectively. *Source: NAR*

Federal Flood Insurance Authorization Has Lapsed

Congress adjourned for the year without reauthorizing the National Flood Insurance Program (NFIP), which expired on December 31. The earliest the program can be reauthorized is January 7, 2003, when the 108th Congress convenes. This lapse impacts REALTORS® in one major way: If the purchase of a new flood insurance policy for a property is required, coverage will not be issued until Congress acts to extend the program in January.

Without access to federal flood insurance policies, some homebuyers may see a delay in their mortgage approval. The Federal Emergency Management Agency (FEMA) indicated that existing policies will still be effective. New policies were issued for applications and premium payments received on or before December 31. The National Association of REALTORS® has brought together a coalition of interested stakeholders to ensure that Congress reauthorizes NFIP as quickly as possible. For more info, contact Russell Riggs, rriggs@realtors.org, 202-383-1259. *Source: NAR*

WCR Lunch

Lunch Meeting. On **January 9**, the Women's Council of REALTORS® will meet at the Forty-One North Restaurant, 445 Skokie Blvd., Northbrook. Networking begins at 11:30 AM and special guest will be 2001 IAR President Colleen Lessner. For reservations at \$25/member and \$30/guest, call Pat Ortseifen at 847-940-2753 no later than **January 6**.

Conference for Brokerage Owners and Managers

IAR will be conducting a business conference for owners and managers on Wednesday, **January 29**, at the Hyatt Regency Woodfield, Schaumburg. "Behind the Wheel: Steering Your Real Estate Company to Future Success," will feature Stefan Swanepoel, technology expert Matthew Ferrara, IAR CEO Gary Clayton, and IAR attorney Steve Bochenek. Sign-in is at 8:30 AM; the program begins at 9 AM. A working lunch is included.

Register at 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.

REALTOR® Member Benefits

NSBAR has a brand new member benefit—discounts on cruises offered by Royal Caribbean International. These include the Royal Caribbean Cruises, as well as the upscale Celebrity Cruises. Call 888-226-2100 or go to www.associationcruiseclub.com for information on cruise schedules and prices. Don't forget to mention that you are a member of NSBAR.

REALTOR® Awards

At the December 12 meeting of the Women's Council of REALTORS®, Jeannette Halliday was named Member of the Year. The award for Affiliate Member of the Year went to two affiliates: Barbara Modlin of Chase Manhattan Mortgage, and Stacey Street of Countrywide Home Loans. Congratulations to all three for your dedication and hard work!

January 20 and 27
8:30 AM - 5 PM

Advanced Real Estate Principles

Broker Training 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.

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

Vision

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

Notice

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

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

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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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

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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

Irina Bashko, RE/MAX United,
81-B S Milwaukee, Wheeling
Rick Block, Coldwell Banker,
1508 Sherman Ave, Evanston
Rhonda Bowen, Century 21 Care Real
Estate, 141A S Northwest Hwy, Barrington
Marietta Dembski, Koenig & Strey, Inc,
600 N Western Ave, Lake Forest
Alison L. Dougherty, Coldwell Banker,
303 E Main St #101, Barrington
Helen B. Dunn, First Source Realty,
2320 N Damen #2C, Chicago
Jacqueline Foley-Klein, Coldwell Banker,
1420 Waukegan Rd, Glenview
Catharine Gallagher, JMC Realty, Inc,
PO Box 424, Glencoe
Robert Haberkorn, Baird & Warner,
2735 Central St, Evanston
Tan Hao, Middlebrook Realty,
303 Ashland Ave, Highwood
Gerald Hedrick, G & A Realty Inc,
2847 Pfingsten, Glenview
Amy K. Heinz, Koenig & Strey, Inc,
819 Waukegan Rd, Northbrook
Justin Heinz, Coldwell Banker,
1508 Sherman Ave, Evanston
Audrey Helminiak, RE/MAX Countryside,
1616 W Algonquin, Hoffman Estates
Vashawn Hyler, Gerald Cote & Associates,
17 E Palatine Rd, Palatine
Karen Isaly, Baird & Warner,
207 E Westminster Rd, Lake Forest
Kathleen M. Johnson, Koenig & Strey, Inc,
819 Waukegan Rd, Northbrook
Gennadiy Kolesnikov, Prime Realty Group,
Inc, 9351 Milwaukee Ave, Niles
Alexander Kostetsky, G & A Realty Inc,
2847 Pfingsten, Glenview
Craig S. Krandel, Hamlet Properties, 2030
N Seminary, Woodstock
Keith C. Krebs, Coldwell Banker, 990 S
Waukegan Rd, Lake Forest
Jori Krystek, Prudential Preferred Property,
1600 Orrington, Evanston
Margaret Lagrotteria, Koenig & Strey, Inc,
538 Chestnut St, Winnetka
Rick J. Leavitt, RE/MAX Unlimited
Northwest, 1 First Bank Plaza - Suite 103,
Lake Zurich
Paul E. Lopata, Hamlet Properties,
2030 N Seminary, Woodstock
Elizabeth M. Luby, Coldwell Banker,
303 E Main St. #101, Barrington
Joanne C. Marzano, Coldwell Banker,
280 Deerpath, Lake Forest

Lynn Ellis Miller, Coldwell Banker,
303 E Main St #101, Barrington
Elizabeth Moore, Koenig & Strey, Inc,
825 S Waukegan Rd, Lake Forest
Julie Nell, Coldwell Banker,
2929 Central St, Evanston
Chris Pfauser, Coldwell Banker,
2929 Central St, Evanston
Victoria Polotsky, Baird & Warner,
1920 Sheridan Rd, Highland Park
Alyssa Popov, Prudential Preferred Property,
850 Green Bay Rd, Winnetka
Bennett L. Rosenberg, Bennett L
Rosenberg, 433 W Briar Place, Chicago
Judy Rosenberg, Coldwell Banker,
740 Waukegan, Deerfield
Betty J. Ruffin, Prudential Preferred
Property, 1600 Orrington, Evanston
Dianne Sands, Koenig & Strey, Inc,
819 Waukegan Rd, Northbrook
Michael P. Slott, Coldwell Banker,
303 E Main St #101, Barrington
Gerald Sweas, Baird & Warner,
714 Elm St, Winnetka
Todd Trawinski, North Shore Realty Group
Ltd, 3412 Milwaukee Ave, Northbrook
Michael S. Woldorf, Koenig & Strey, Inc,
800 Waukegan Rd, Deerfield
Annie Zoller, Coldwell Banker,
280 Deerpath, Lake Forest

New Offices

Hamlet Properties,
2030 N Seminary, Woodstock
Bennett L Rosenberg,
433 W Briar Place, Chicago

Reinstatements

Van Foster, M-G-M Realty, Inc, 4023 Church
Street, Skokie
Elaine Rosenfeld, Lakeshore Partners, 2006
Central Street, Evanston
Choon Whittle, Coldwell Banker, 552
Lincoln Ave., Winnetka

Other Changes

Michael A. Mazzei is now the manager of
Baird & Warner, 207 E Westminster Rd,
Lake Forest
Richard J Goodman Realty in Riverwoods
(3900) has changed its name to
HomeDirect Realty
RE/MAX Homes Northwest (6076) in
Lake Zurich has changed its name to
RE/MAX Unlimited Northwest

More Member News

Transfers

Barry Benveniste, from RE/MAX Alliance, 3321 Dempster, Skokie to Coldwell Banker M&M, 4632 Church St, Skokie

Martin N. DeBoer, from Coldwell Banker, 2929 Central St, Evanston to G&A Realty Inc, 2847 Pfingsten, Glenview

Stuart Diamond, from RE/MAX On The Shore, 340 Ridge Rd, Wilmette to RE/MAX Villager, 1245 Waukegan Rd, Glenview

Marla J. Dubin, from The Preferred Realty Group Inc, 3924 W Devon, Ste 100, Lincolnwood to Coldwell Banker M&M, 4632 Church St, Skokie

Nicole Eringis, from Baird & Warner, 754 W Northwest Hwy, Barrington to Baird & Warner Residential, Inc, 314 McHenry, Buffalo Grove

Husain Fakhri, from RE/MAX Alliance, 3321 Dempster, Skokie to RE/MAX Villager, 245 Waukegan Rd, Glenview

Linda L. Freeman, from Century 21 Care Real Estate, 141A S Northwest Hwy, Barrington to Koenig & Strey, Inc, 825 S Waukegan Rd, Lake Forest

Margaret R. George, from Baird & Warner, 714 Elm St, Winnetka to Baird & Warner, 207 E Westminster Rd, Lake Forest

Elaine Kolpas, from Koenig & Strey, Inc., 2528 Green Bay Rd, Evanston to Leader Realty, 4021 Oakton St, Skokie

Joyce K. O'Sullivan, from Baird & Warner, 754 West Northwest Hwy, Barrington to Starck & Company, REALTORS, 222 E Main St, Barrington

Tim Pareti, Coldwell Banker, 1508 Sherman Avenue, Evanston (from CAR)

Anna Renee Ross, from Lakeshore Partners, 2006 Central St, Evanston to Prudential Preferred Property, 1600 Orrington, Evanston

Deborah J. Shore, from Century 21 Shoreline Realtors, 4020 Golf, Skokie to Baird & Warner, 2735 Central St, Evanston

Ingrid Snelling, from Prudential Preferred Property, 3115 Dundee Rd, Northbrook to Koenig & Strey, Inc, 819 Waukegan Rd, Northbrook

Marta Speakman, from RE/MAX United, 81-B S Milwaukee, Wheeling to Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield

Marlene Tesar, from Prudential Preferred Property, 850 Green Bay Rd, Winnetka to Baird & Warner, 714 Elm St, Winnetka

Terminations

Alana J. Amaker, Gaskin, Realtors, 817 Main St, Evanston

Micheline Barbaro, Prudential Preferred Property, 3115 Dundee Rd, Northbrook

David R. Edwards Jr, G & J Realty Enterprises, 2400 Old Glenview Rd, Wilmette

Michael Fudali, Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield

Marguerite A. Grant-Abbott, Starck & Company, REALTORS, 222 E Main St, Barrington

Sue Hall-Albertson, Koenig & Strey, Inc, 601 Green Bay Rd, Wilmette

Lori Helton, RE/MAX Unlimited Northwest, 1 First Bank Plaza - Ste 103, Lake Zurich

Toni Herlo, Century 21 Care Real Estate, 141A S Northwest Hwy, Barrington

Doreen Herman, Koenig & Strey, Inc, 600 N Western Ave, Lake Forest

Mae Javid, RE/MAX Alliance, 3321 Dempster, Skokie

Penny Lally, Koenig & Strey, Inc, 600 N Western Ave, Lake Forest

Amy LeTourneau, Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield

Joanne Levicki, Century 21 Sketch Book, 20 Northwest Hwy, Cary

Jacki Mallick, Koenig & Strey, Inc, 538 Chestnut St, Winnetka

Nancy Manisco, Keller Williams Success Realty, 59 S Rand Rd, Lake Zurich

William Mead, Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview

Steve Melchiorre, Hughes Realty, 826 Windsor Rd, Glenview

Anatoli M. Moskvine, G & A Realty Inc, 2847 Pfingsten, Glenview

Chet Nichols, Koenig & Strey, Inc, 538 Chestnut Street, Winnetka

Laura A. Rodriguez, RE/MAX United, 81-B S Milwaukee, Wheeling

Yolanda Seymens, Koenig & Strey, Inc, 538 Chestnut St, Winnetka

Melanie Sikorski, Century 21 Marino, Inc, 5800 Dempster St, Morton Grove

Michael Sokolovsky, M-G-M Realty, Inc, 4023 Church St, Skokie

Ruth Walker, RE/MAX of Barrington, 306 W Northwest Hwy, Barrington

Matt Walther, Koenig & Strey, Inc, 2528 Green Bay Rd, Evanston

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

Terminated Office

G & J Realty Enterprises,
2400 Old Glenview Rd, Wilmette

Combo Boxes on Sale

Combo lock boxes are now on sale at the REALTOR® Store for NSBAR members only. Price is just \$25 for each box. These are coded lock boxes; you set the combination and determine how you will use them. A limited number of the lock boxes are available during office hours at the Northbrook office, or they can be delivered to the Barrington office for pick-up there. Call 847-480-7177 one day in advance for delivery to Barrington.

In Memoriam

Chang H. Choi

North Shore Realty Group, Ltd
Northbrook

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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Michael Malenfant

or Corky Peterson

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Need Information?

Call Northbrook at 847-480-7177 or

Barrington at 847-381-7827

or visit www.nsbar.org

Back Up Your drivers . . .

Back up your drivers so you'll never again need to search for them on an install disk or website. WinDriversBackup Personal Edition is a free program that detects Microsoft and non-Microsoft drivers. Drivers help your PC communicate with hardware and software. A driver is a program that controls a device. Every device, whether it be a printer, disk drive, or keyboard, must have a driver program. Many drivers, such as the keyboard driver, come with the operating system. For other devices, you may need to load a new driver when you connect the device to your computer. In DOS systems, drivers are files with a.SYS extension. In Windows environments, drivers often have a.DRV extension. A driver acts like a translator between the device and programs that use the device. Each device has its own set of specialized commands that only its driver knows. In contrast, most programs access devices by using generic commands. The driver, therefore, accepts generic commands from a program and then translates them into specialized commands for the device. Backing up your drivers can save you hours of searching hardware manufacturers' sites and digging out old install CDs if you need to reinstall drivers.

It's so simple to use this program, it's foolish not to. Four clicks, that's it. Those clicks include starting the application.

1. Start WinDriversBackup.
2. Click Identify All Drivers.
3. Choose Select All.
4. Click Back-up Drivers.

The Default location will create a new folder on the C: drive called My Drivers. The program is network aware, so if you want to store those drivers on a different machine, feel free. If you don't want to save the Microsoft drivers (let's face it, they live on the install disk), there's the option to identify only non-Microsoft drivers right from the get-go. Backing up your Windows driver files means they will be available to you the next time you need to reinstall the driver or the whole operating system. WinDriversBackup places the driver files in one organized location of your choosing. Download the program from this site: <http://www.jermar.com/wdrvbk.htm>
Here are some other helpful sites about drivers.


www.drivershq.com The home page of Drivers HeadQuarters provides information on computer hardware drivers including BIOS updates, video adapters and monitors, printers, fax modems, network adapters, and multimedia devices.

Windrivers.com Device driver information A comprehensive resource for information about Windows 3.1, 95 and NT device drivers. Offers searchable categories for companies, products and FCC ID numbers as well as hard drive and memory specifications, and downloadable utilities.

www.baseband.com Baseband Technologies specializes in communications driver design development, and offers this page with links to their services and company information.

www.mrdriver.com Search engine for all device drivers.

www.driverzone.com Offers a quick way to find and download a device driver. Links to all the major hardware vendors will take you straight to the driver-download page.



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More REALTOR® News

Inspector Licensing Has Begun

As of January 1, home inspectors in Illinois must be licensed. Following are excerpts from Public Act 92-0239, the Home Inspector License Act. The entire 15-page Act is at <http://www.legis.state.il.us/publicacts/pubact92/acts/92-0239.html>

ARTICLE 1. GENERAL PROVISIONS . . .

Section 1-10. Definitions . . .

“Client” means a person who engages or seeks to engage the services of a home inspector for an inspection assignment. . . .

“Home inspection” means the examination and evaluation of the exterior and interior components of residential real property, which includes the inspection of any 2 or more of the following components of residential real property in connection with or to facilitate the sale, lease, or other conveyance of, or the proposed sale, lease or other conveyance of, residential real property:

- (1) heating, ventilation, and air conditioning system;
- (2) plumbing system;
- (3) electrical system;
- (4) structural composition;
- (5) foundation;
- (6) roof;
- (7) masonry structure; or
- (8) any other residential real property component as established by rule.

“Home Inspector” means a person who, for another and for compensation either direct or indirect, performs home inspections.

“Home inspection report” or “inspection report” means a written evaluation prepared and issued by a home inspector upon completion of a home inspection, which meets the standards of practice as established by OBRE.

“Inspection assignment” means an engagement for which a home inspector is employed or retained to conduct a home inspection and prepare a home inspection report. . . .

“Person” means individuals, entities, corporations, limited liability companies, registered limited liability partnerships, and partnerships, foreign or domestic, except that when the context otherwise requires, the term may refer to a single individual or other described entity.

“Residential real property” means real property that is used or intended to be used as a residence by one or more individuals.

“Standards of practice” means recognized standards and codes to be used in a home inspection, as determined by OBRE and established by rule.

ARTICLE 5. LICENSING PROVISIONS

Section 5-5. . .

(a) Beginning January 1, 2002, it is unlawful for any person, including any entity, to act or assume to act as a home inspector, to engage in the business of home inspection, to develop a home inspection report, to practice as a home inspector, or to advertise or hold himself, herself, or itself out to be a home inspector without a home inspector license issued under this Act. A person who violates this subsection is guilty of a Class A misdemeanor.

(b) Beginning January 1, 2003, it is unlawful for any person, other than a person who holds a valid home inspector

license issued pursuant to this Act, to use the title “home inspector” or any other title, designation, or abbreviation likely to create the impression that the person is licensed as a home inspector pursuant to this Act. A person who violates this subsection is guilty of a Class A misdemeanor.

(c) The licensing requirements of this Article do not apply to:

(1) any person who is employed as a code enforcement official by the State of Illinois or any unit of local government, while acting within the scope of that government employment;

(2) any person licensed by the State of Illinois while acting within the scope of his or license; or

(3) any person engaged by the owner or lessor of residential real property for the purpose of preparing a bid or estimate as to the work necessary or the costs associated with performing home construction, home remodeling, or home repair work on the residential real property, provided such person does not hold himself or herself out, or advertise himself or herself, as being engaged in business as a home inspector. . . .

ARTICLE 10. DISCIPLINARY PROVISIONS . . .

Section 15-5. . .

(a) Any person who violates Section 5-5 of this Act shall, in addition to any other penalty provided by law, pay a civil penalty to OBRE in an amount not to exceed \$10,000 for each violation as determined by the Commissioner. The civil penalty shall be assessed by the Commissioner after a hearing in accordance with the provisions of this Act.

(b) OBRE has the authority to investigate any activity that may violate this Act or the rules adopted under this Act.

(c) A civil penalty shall be paid within 60 days after the effective date of the order imposing the civil penalty. The OBRE may petition the circuit court for a judgment to enforce the collection of the penalty. Any civil penalties collected under this Act shall be made payable to the Office of Banks and Real Estate and deposited into the Home Inspector Administration Fund. In addition to or in lieu of the imposition of a civil penalty, OBRE may report a violation of this Act or the failure or refusal to comply with an order of OBRE to the Attorney General or the appropriate State’s Attorney.

(d) Practicing as a home inspector without holding a valid license as required under this Act is declared to be adverse to the public welfare, to constitute a public nuisance, and to cause irreparable harm to the public welfare. The commissioner, the Attorney General, or the State’s Attorney of any county in the State may maintain an action for injunctive relief in the name of the People of the State of Illinois in any circuit court to enjoin any person from engaging in such practice. . . .

Section 15-30. Statute of limitations. No action may be taken under this Act against a person licensed under this Act unless the action is commenced within 5 years after the occurrence of the alleged violation. A continuing violation is deemed to have occurred on the date when the circumstances last existed that gave rise to the alleged continuing violation.

January Birthdays

1 Anthony Danielak Barbara Byrne Cheryl S. Lettvin Constance Browne Ethan I. Lewis Jeraldine Schmidt Marian Malmborg Nancy Heiser Paul Axelrod Robert J. Maloney Seok K. Shin Sook Y. Kim Tamara Sedenkov	7 Beaty Nathan Solomon Jason Rahimzadeh Joe Horvath Judith Newton Margret Kiningham Pat Somers Phyllis Hollander Sam E. Ajram	13 Edward C. McGowan Edward N Koenig Elizabeth Mirza Joseph R. Carr Leo Eyber Paul Jacobson Sheila Feinerman	18 Allie Payne Carole G. Miller Choon Whittle Deborah A. McClain Karoline Eigel Natvar Goyal Paul A. Molinelli Pauline Neophitos Suzy Sim Hong Thomas J. McGuinness	Lora Drobetsky Randy Palmer William K Nash
2 Gayle L. Major George Mathew Mary Ann Kollar Mary Dallas Cole Richard A. Giese Susan F. Schwartz	8 Emelie Lechtenberg Jon M. Leverenz Olivia Greco Patricia W. Downes	14 Elizabeth Sincox Gregory Opelka Inna B. Gashpar James J Passalino Jisuzha Ha Linda R. Bradley Margaret Semrad	19 Cornelia Steffes Jean Wright	25 Coleman Joyce Donald R Stein Francine Shapiro Judith Hara Kay Ellwein Nicholas G. Powers Val Fedorovich
3 Barbara J Redszus Barbara Roseman David Ilyaguyev Michael Mileykovsky Sa Bum Han Steven A. Schwartz	9 Perry M. Pierce Susan Labow Terry Penza	15 Amy Dowell Ellen Nessel Eugenie L. Cooper Gwen Kukla Lillian Sherman Linda B Antokal Mary J. Coco Metin Durmus Nancy Kunz Thomas R Hair, Jr. William Austin Castle	20 Cheryl Burke Michael Schneider Monica Balder Pat Ischinger Susan E. Yoon William Ehlers	26 Darush Mabadi Kate Winburn Smith Kevin Kenny
4 Carol Rogulski Grigori Berdichevsky Toby Aronstam	10 Alexander Fogel Betty Ann Barnes Darab Shahabi David C. Otis David Kogut David L. Dyer Everett Scott Sandler Rosa Sukhman Steven C. Friedman Valerie K. Callas	16 Ann Cleary Fitzgerald Betty Y. Lasky Boo Y Jang Irena Komova Joanne Kahn Kerry Franze Leslie Maguire Rosanne H. Alper	21 Carolyn McLaughlin Charles F. Moser Clifford Sears James Park Judith A. Hultzen Linda D. Pettit Nancy K. Carpenter	27 Albert V. Sung Voom Angela C. Cieplevicz Anna Mullarkey Carole J. Kathe Lev Novoseletsky Margaret Baas Marjorie E. Ebert Susan J. Anderson
5 BAysen Civelek Chris Clifford Harriet Wulfstat Lenna Gelfond Leslie Forman Martha Williams Mary Coan Nancy Clark Mills Pauline Squire Peggy Glickman William Mead	11 Barbara Kucera Betty A. Bruzas Candy Papousek Jean Burow Lydia Franz Margaret Biggs Caulfield Mary Schreiberstein Pamela Bogan Boemi Sharon Kudia Sue Hertzberg Susan Lagoa Virginia MacDonald	17 Cristina Loria Deborah Scully Douglas J. Wakeley Helen Wolter Janice R. Grant Joseph Nitti Phillip Bentley Robert Wingader Valery Vasilyev	22 John C. Bohan Judy Leo Michael Bloom Michael Zakin Steve Molitor	28 David Monatelli Stacey Heyser Askelson Susan Hymen
6 Carol Shoop John Meehan Maureen O'Grady-Tuohy Rosa Simon	12 Barbara Cohen Christine M. Davis Frances Salvi Gene Schuster Georgia S. Pierini		23 Erin Kosirowski Jane Powell Joyce Suttner Kathleen Pyle Kim F. Hofstetter Leslie Raugstad-Brown Patricia C. Sullivan Sergiy Serdyuk Stephanie McDuffie Guilmenot	29 Bettye Raglin Carol R. Bisschop Jann Tyler Margaret McNulty Mary Ellen Tainer Pete Bretland
			24 Andrew S. Oh Gene Fidelman Janice Hansen	30 Don Bishop Linda Kramer Lyuba Nisnevich Ralph Ayzen Susan Nekritz
				31 Barbara Tomasello George Beattie Gilbert Poppenhagen Joan Ushkow Oleksiy Konopatsky Paul A. Botts Sol Klipstein

January Meetings

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

WCR Lunch	Jan 9	11:30 AM – 2:00 PM	Forty-One North Restaurant
Education Committee	Jan 14	2:00 – 3:30 PM	Board Room, Northbrook
BOD Meeting	Jan 29	12:00–5:00 PM	Classroom, Northbrook

Education Update

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

Class	Date	Start/End	Speaker	Location
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: Black, White or Gray: Ethical Dilemmas	Jan 10	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: Real Estate Survivor	Jan 10	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
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	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
CE: CORE A License Law/Escrow	Jan 21	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: CORE B Agency/Fair Housing	Jan 21	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
Real Estate Prof. Assistant Class	Jan 23, 24	8:30AM-5PM	Kerry Kidwell	Northbrook Classroom
ABR Accredited Buyer Rep Course	Jan 31, Feb 1	8:30AM-5PM	Terry Watson	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: CORE A License Law/Escrow	Feb 28	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: CORE B Agency/Fair Housing	Feb 28	12:30-3:30PM	Marilyn Glazer	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: How to Evaluate Investment R.E.	March 12	9AM-12PM	Frank Bella	Northbrook Classroom
CE: Property Disclosure: What You Need to Know	March 13	9AM-12PM	Wayne Paprocki	Barrington Office
CE: Professionalism: The Code of Ethics	March 13	1-4PM	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
C-CREC: Consumer-Certified R.E. Cons.	May 1, 2	8:30AM-5PM	Julie Garton-Good	Northbrook Classroom
ABR Innovative Marketing	May 9	8:30AM-4PM	Terry Watson	Northbrook Classroom
Broker Training: Contracts	May 12, 19	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
ABR Accredited Buyer Rep Course	June 12, 13	8:30AM-5PM	Lynn Madison	Northbrook Classroom

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