

REALTOR® News July 2002

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NSBAR Election

Members can vote for new officers in one of two ways: (1) by being present and voting at a meeting that will take place at **1 PM, Wednesday, August 28, 2002**, in the classroom of the Northbrook office, or (2) by mailing an absentee ballot to the Northbrook office, postmarked between August 12 and August 23, 2002. Petitions to add additional names to the ballot must be signed by 10% of the membership (278) and must be filed by **5 PM, Wednesday, August 5, 2002** (delivered to either the Northbrook or Barrington office by that time).

Nominations Due for Awards

Nominations for 2002 awards must be *received* by NSBAR no later than **Monday, July 15**. See the nomination form insert in this newsletter for requirements for: REALTOR® of the Year, Affiliate of the Year, Rookie of the Year, Industry Achievement Award, and Distinguished Member for Community Service Award. Make your nominations based on the award criteria, then plan to join us at the Awards Lunch at the Chevy Chase Country Club on **Thursday, September 26** for the presentations.

Your Board in Action

In a patriotic pose, President Terry Penza, Chair Harvey Hoffman and Director Dan Schermerhorn were pleased to have the opportunity to talk with Congresswoman Jan Schakowsky in the Canon Office Building in Washington on **May 15** during the Hill Visits at the NAR mid-year meeting.



Celebrating the Fourth

Memorial Day observances held special meaning this year, as will those on the Fourth of July. We face a future less certain and more stressful than we could have imagined a year ago. But our nation has never been stronger and our sense of purpose has never been clearer. This Fourth of July is a time for celebrating the ordinary as well as the extraordinary ongoing acts of heroism that provide us the benefits of living in a democracy.

It's the Rule

Chief Operating Officer Terese (Terry) Penza, CAE, RCE

New SOP on Multiple Offers

At the May NAR business meetings in Washington, D.C., a new standard of practice for Article 1 of the Code of Ethics was adopted: "REALTORS®, in response to inquiries from buyers and cooperating brokers shall, with the sellers' approval, divulge the existence of offers on the property."

At www.nsbars.org/multipleoffers.htm we have posted rules regarding presentation and negotiation of multiple offers. Whether you have a multiple offer situation or not, these guidelines are essential knowledge in order to represent your client adequately legally. The rules were written by NAR with added comments from Steve Bochenek, Chief Legal Counsel for the Illinois Association of REALTORS®, concerning the Illinois License Law. Everyone listing and selling real estate should use these rules as a blueprint for all offers and negotiations.

The essential focus of the rules is making your client informed of all possibilities and then asking for direction from the client on how you should proceed. It would be to your client's advantage to go over this at the time you take the listing or buyer contract. Remember, the listing agreement or buyer contract is not a power of attorney! You are the agent for your client—not the decision maker.

Misinformation. I still receive phone calls from REALTORS® as well as members of the public who believe in the following erroneous information:

- "I was the first to put in an offer and therefore no other offers should be submitted or considered." **Wrong!**
- "I have an accepted offer and no other offers should be submitted." **Wrong!**
- "The contract is in the attorney approval stage and therefore no other offers should be submitted or considered at this time." **Wrong!**
- "I did not meet my financing deadline but they knew I wanted the house and they should not have received or considered other offers." **Wrong!**

If you are the listing agent, you have a fiduciary responsibility to present *all* offers to your client as soon as possible—even if you are sitting at the closing table! If the owner wants to consider another offer even though he has already signed one contract, he should consult his attorney.

No More Taxes!

Immediately after the Governor proposed tripling the real estate transfer tax to \$3 for every \$1,000 of purchase price, NSBAR members who have provided us with their e-mail address received a news alert *and* information on how best to respond. The result? The proposal was rescinded. This is just another example of why it is critical to have and *use* e-mail. Please, share your e-mail address with *your* association. We're here for you, but we can't serve you as well as we should if we can't contact you in the most efficient way possible.

Disciplinary Actions

The Office of Banks and Real Estate has issued the following disciplinary actions. Names are posted at www.obre.state.il.us/REALEST/REDIS/redis02.htm.

Chicago The Real Estate Salesperson's license was revoked for failing to disclose to prospective buyers all known, latent material adverse facts pertaining to the physical condition of property owned by her.

Evanston The Real Estate Salesperson's license was refused renewal for failure to satisfy Illinois income tax liabilities.

South Holland The Real Estate Salesperson's license was revoked for failing to account for money that came into his possession that belonged to others; engaging in dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud, or harm the public; making an alteration to a signed real estate sales contract without the written consent or direction from all signatories; and engaging in the practice of real estate on a non-renewed license.

Did You Miss This?

"The agent's number one duty when representing the seller is to sell the home as fast as possible for the best price possible. With that in mind, how could an office exclusive ever be in the seller's best interest? Could talking a seller into an office exclusive be construed as a violation of the agent's fiduciary duty? When would an office exclusive be in the seller's best interest?"

These remarks stimulated a lively discussion on the NSBAR listserv. Missed the conversation? Email terry@nsbar.org and say Listserv and we will add you to this free service!



News/Event Highlights

National Marketplace

Nationwide sales of existing single-family homes rose 7.0% in April and are close to the highest level of activity ever recorded, according to NAR. April's sales activity was 9.5% above the 5.29 million units sold in April 2001, and was the third highest level on record.

Illinois

Sales. Sales of existing, single-family homes in Illinois increased 7.6% in April, 2002, compared to April, 2001. IAR President Ron Hardgrove said strong summer and fall housing markets are expected, as housing inventory levels are improving.

Mediation Training. On May 22 and 23, IAR conducted mediation training in Peoria for officers and staff members of REALTOR® organizations throughout the state. *See photo below.*

MLSNI

Multiple Listing Service of Northern Illinois, Inc., is leading some of the nation's top MLSs in a Real Estate Business Information Group established to license property listing information. Participating MLSs have agreed to combine their resources to jointly define and target national and regional markets for their aggregated listing information. The group is distributing a Request for Proposal to potential licensees of real estate data, to determine the extent of the market.

Source: IAR Weekly Connection

HUD RESPA Enforcement

HUD Secretary Mel Martinez has pledged to crack down on RESPA violators. The most frequent violation of RESPA rules occurs when a real estate agent or other participant in a transaction receives a kickback or fee for referring business to lenders or settlement service providers.

Other common examples of violations include: lenders providing customers with a good-faith estimate that is significantly lower than the final closing costs; and lenders failing to make insurance or property tax payments on behalf of the homeowner in timely fashion, resulting in late penalties to the borrower.

Consumers who believe their lender has violated RESPA can contact the Director, Interstate Land Sales/RESPA Division, Office of Consumer and Regulatory Affairs, U.S. Department of Housing and Urban Development, Rm 9146, 451 7th St. S.W., Washington, D.C. 20410.

Complaints involving escrow accounts or other loan-servicing matters must first be made to the lender, who must respond within 20 days of receiving a written complaint and resolve the matter within 60 days.

A sample letter is at www.hud.gov/offices/hsg/srh/res/respahm.cfm.
Source: Lew Sichelman, Los Angeles Times

Congratulations on 50 Years

Justine Kahn is the newest 50-year NSBAR member. She became a REALTOR® on January 30, 1952. Join us in honoring Justine at the Awards Lunch, **Thursday, September 26.**

August 12 and 26
8:30 AM - 5 PM

Advanced Real Estate Principles

Broker Training
Two-Day Class

3 Hours C.E. Credit

Instructor:
Marilyn Glazer

Broker Training classes start again in August. You can take any or all of the courses, whether or not you intend to get a broker's license.

Tuition fee is \$155 for each two-day class. Register by August 14 by calling 847-480-7177 or using the on-line registration form at www.nsbar.org.



Participants in the IAR Mediation Training Program in Peoria on May 23 included Kaaren J. Gies of the McHenry County Association of REALTORS®, Eleanor Nastepniak of the Will-Grundy Association of REALTORS®, NSBAR Professional Standards Coordinator Marilyn Glazer, NSBAR Education Director Martha Williams, and Steve Farr of the Lamoine Valley Association of REALTORS®. Speaker was St. Louis attorney and REALTOR® Bruce Ayd. The program included the opportunity to conduct an actual mediation.

New GRI Logo Discussed in Washington

At the NAR Mid-Year meeting, members of the Education Committee were presented with a new logo template that was chosen for all NAR councils and institutes. The new GRI logo was displayed, and committee members were asked to specify a color for the new logo. The new GRI logo will have an oval graphic around the words "Graduate REALTOR® Institute" and the REALTOR® R will appear at the lower left of the oval. The committee selected the classic REALTOR® blue on a white background. The new logo, which will appear on all marketing pieces, plaques and pins, will be used as of January 1, 2003.

June 4 Jump Start New Member Survey

Twenty-six new members attended the **June 4** Jump Start Orientation program. The Ethics portion of the program was conducted by Education Director Martha Williams. NSBAR President Terry Penza greeted the new members and distributed NAR membership pins. Lunch sponsor was Home Team Inspection Service, represented by Ed Miehle, who explained his company's unique approach to home inspection, which relies on a team of inspectors who focus on individual building components. Information Systems Director Steve Volkodav concluded the program with explanation of the MLS and software programs.

At the April Jump Start, we began conducting new member surveys, which have indicated the increasing diversity of NSBAR membership, from many perspectives. Of the 26 new members in June, five are in the 20-30 age bracket, ten are 31-40, six are 41-50, four are 51-60, and one is in the 61-70 age group. Places of birth include Illinois (13), Michigan (2), Ohio (2), Kansas (1), Iowa (1) and Pennsylvania (1), as well as Ukraine (2), Mexico (1), Iran (1) Israel (1) and North Africa (1).

Twenty members of the June Jump Start group are college graduates, three with master's degrees and one just a dissertation shy of a Ph.D. All but one of the remaining members of the group have some college education. They are looking to NSBAR to provide education classes, computer and sales training, and networking opportunities.

Welcome to the North Shore - Barrington Board!

Ethics Video Program on July 8 and 12

The three-hour Ethics course featuring attorney Oliver Frasca will be shown from **1 to 4 PM** on **July 8** and from **9 AM to 12 PM** on **July 12**. This free class does *not* offer C.E. credit but fulfills the NAR Ethics requirement.

Top Producer Class Price Cut for July Only!

In a special arrangement with instructor Tom Byers, we are pleased to be able to offer the top-rated Top Producer 6i class on July 15 at the discount price of only \$99. This is one-third less than the usual course price of \$150. Join us in the Roibert McGuire Education Center from **9 AM - 4 PM** on **Monday, July 15**, for an informative class that is geared to every level of expertise. This is the class to take if you aren't sure that Top Producer is for you. This class is also perfect for agents who have an earlier version of Top Producer and don't know if they want to switch. Class size is limited to 36. Call Adrienne at 847-480-7177 to reserve your place in class.

Our Students Tell Us . . .

The Mold class taught on **May 20** by mold consultant Larry Schwartz received favorable reviews. Students generally rated the course as Above Average to Excellent. The following comments were made:

"Very timely to have this info. Thank you."

"Test was ambiguous."

"Instructor seemed *very* knowledgeable, but test questions could have had more than one answer. Should be reworded."

The Mold class (with a new test) will be offered next spring in both Northbrook and Barrington. Check the CE calendar at www.nsbar.org for updates on class dates/times.

IAR Convention Provides CE Opportunities

The annual convention of the Illinois Association of REALTORS® takes place at the Hyatt Regency O'Hare, Rosemont, **October 2 to 4**. Check the insert for convention highlights and a registration form. This is an excellent opportunity to hear NAR President-Elect Catherine Whatley, NAR General Counsel Laurie Janik, and dynamic presenters Walt Frey, Randy Eagar, Lynn Madison and more. Many presentations will offer CE credit. Last, but not least, the North Shore - Barrington Association of REALTORS® will represent you at Exhibit Booth 26. Fax your registration to IAR by **August 6** for the full convention early bird rate of just \$99.

New CRS Courses Coming to NSBAR in 2003

The Council of Residential Specialists (CRS) is in the process of revamping its courses for 2003. Two new courses will be offered next year by NSBAR, and a third will be offered by another local Association. Watch this space for announcement of course dates/times/content. CRS requirements are posted at www.crs.com. A sure recipe for financial success: Make 2003 the year you start or complete your CRS coursework and become part of this important referral network.

More REALTOR® and Real Estate News

MLS Photo Change

Effective June 28th, VIC (Tom Beverly) will begin taking digital photos of all properties. To accomplish this, the only available size for photos will be 4x6. The field to choose any other sizes will be disabled by June 28. MLS subscribers will still be able to order additional 4x6 prints, and the free photo supplied will also increase from 3x5 to 4x6. Also, the new photos will have an added strip on the bottom of the photo with the listing number, address and office number. It will be placed so it can be cropped for submission to newspapers, and so on. Specs for submission of e-mail photos remain the same. Any questions? Call MLSNI at 630-955-2766.

Richest Towns in Illinois

According to U.S. Census figures released May 13, the state's 25 richest communities are (1)Kenilworth, (2)South Barrington, (3)Winnetka, (4)Glencoe, (5)Riverwoods, (6)Bannockburn, (7)Deer Park, (8)Long Grove, (9)Oak Brook, (10)North Barrington, (11)Barrington Hills, (12)Inverness, (13)Kildeer, (14)Lake Forest, (15)Lincolnshire, (16)Hawthord Woods, (17)Golf, (18)Tower Lakes, (19)Burr Ridge, (20)Green Oaks, (21)Mettawa, (22)Wayne, (23)Lake Bluff, (24)Lakewood and (25)Deerfield.

WCR Luncheon July 11-

"A Taste of Tuscany"

On July 11, the Women's Council of REALTORS® will meet at the Valentino Vineyards and Winery, 5175 Aptakisic, Long Grove. Vineyard tour starts at 11:30 AM, with a wine tasting at noon and lunch of salad, ravioli and Italian profiteroles from 1-2 PM. Cost is \$30 for WCR members and guests. To reserve, call Pat Ortseifen at 847-940-2753 no later than Monday, July 8.

Customers Still King/Queen

Are you using e-mail? Sellers and buyers are, and they expect you to respond to their e-mail requests within four hours or less! When asked, "How do you see the role of the agent changing?" HomeServices of America President Ron Peltier said, "Long-term, the agent needs to expand their value to the customer in the capacity of an information source, a confidant and advisor to customers and clients. They will be better able to do that as they are provided more information, more training, more interaction with the Internet, and more broker-created services. We believe that the long-term value of an agent is to maintain the relationship and interaction with the customer and client, as well as with the broker." *Source: The Real Estate Professional, May/June 2002*

REALTOR® VIP Alliances

The REALTOR® VIP Alliance Program is an automatic benefit of your NAR membership, which enables you to take advantage of group-buying power on the services you use on a business and personal basis. Every month we will spotlight one of the REALTOR® VIP Partners. This month we focus on Charles Schwab.

Charles Schwab. When your child first came home from the hospital, you knew that you'd do anything for them. A 529 account offered by Charles Schwab gives you an easy way to invest for college and secure your child's future. Some of the benefits include: tax advantages, high contribution limits, favorable gifting strategies, a broad selection of investment offerings, and use for any eligible post-secondary school.

If you'd like to learn more about 529 accounts as well as other financial services benefits to NAR members through NAR's REALTOR® VIP Program, visit www.Realtor.org and click on REALTOR® VIP Program.

Be Ready for the 4th!

NSBAR has U.S. flags, all cotton on wood sticks. Flag sizes/prices:

4 x 6 inches @ \$.50 each;

6 x 9 inches @ \$.80 each;

9 x 12 inches @ \$1.10 each; and

12 x 18 inches @ \$1.50 each.

You can order by phone, charge your purchase to your NSBAR account or credit card, and arrange to pick up your flags from the Northbrook office during regular business hours. Illinois sales tax will be added to all purchases.



Connie Conway, Illinois 10th District Congressman Mark Kirk, and Marilyn Glazer met on Capitol Hill during the NAR Mid-Year Meeting in Washington, D.C. in May.

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.

2001-2002 Officers

Harvey Hoffman, GRI, CRS Chairman of the Board	295-8400
Georgia Pierini, GRI, CRS, ABR Chairman Elect	724-1855
Gary D. Jensen Secretary-Treasurer	272-0330

Directors

David P. Buckley, GRI	381-1641
Jay Chandran, GRI, CRS	673-2000
Diana Efstathiou	724-1855
Allyson Hoffman, GRI, CRS, e-PRO, CRP	272-7070
Scott Lackie, GRI	234-0816
Roxane Malo	501-4300
Vitali Polyakov	967-6700
Daniel Schermerhorn, CPM	869-4200
Margaret Semrad, GRI, CRB, CIPS	382-3600
Wendy Shea	441-6300
Michael Stern	256-7400
Mary Ellen Tainer	491-1855
Jeanine Van De Velde	382-3600
Michele Wilson, GRI	234-3800

Northbrook Office

450 Skokie Blvd, Building 1200
Northbrook, IL 60062
847-480-7177 Fax 847-480-7362
Reservations www.nsbarr.org

President/Chief Operating Officer

Terese (Terry) Penza, RCE, CAE
terry@terrypenza.com

Marilyn Glazer, GRI, CRS, CRB,
Professional Standards

Martha R. Williams, Dir. of Education

Adrienne Bairstow, Education Administrator

Steve Volkodav, Dir. of Information Systems

Mike Gazdzik, Technical Support

Rachel Struchen, Receptionist

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

Kimberley Davis, Accounting

Alice Roth, GRI, CRB, Technical Advisor

Welcome New Members

New Members

Steve Adelstein, First Source Realty,
2320 N Damon #2C, Chicago

James Allen, Champion Real Estate, Inc,
1642 Colonial Parkway, Palatine

Ann Atkins, Starck & Company, REALTORS,
222 E Main St, Barrington

Christopher Barber, Kudan Group, Inc,
1807 Glenview Rd #205, Glenview

Deborah Bartelstein, Prudential Preferred
Property, 850 Green Bay Rd, Winnetka

Oleg Basin, RE/MAX United,
81-B S Milwaukee, Wheeling

Yelena Bondar, Koenig & Strey, Inc,
1009 Waukegan Rd, Glenview

Paula Bradfield, Baird & Warner,
2735 Central St, Evanston

Rory Braun, Coldwell Banker,
640 Vernon Ave, Glencoe

Rand Brichta, Coldwell Banker,
740 Waukegan, Deerfield

Lidia J Chodzen, Prudential Preferred
Property, 3115 Dundee Rd, Northbrook

Stewart Cook, Prudential Preferred Property,
1890 First St, Highland Park

Steven P Cotsirilos, Lifestyle Properties,
1025 Sheridan Rd, Wilmette

Richard Critchett, Coldwell Banker,
2929 Central St, Evanston

Peter Cummins, Prudential Preferred
Property, 1600 Orrington, Evanston

Amy Davidson, Koenig & Strey, Inc,
600 N Western Ave, Lake Forest

Elyse DeVries, Coldwell Banker,
1420 Waukegan Rd, Glenview

Amy Dowell, Baird & Warner,
1920 Sheridan Rd, Highland Park

Metin Durmus, G & A Realty Inc,
2847 Pfingsten, Glenview

Derek L. Eovaldi, Prairie Shore Properties,
2110 Central St, Evanston

Gina Eshuis, Coldwell Banker,
2929 Central St, Evanston

Sheryl Fitzgerald, Farnsworth Hill,
708 Church St, Evanston

Thomas E Fredricksen, Coldwell Banker,
2929 Central St, Evanston

Joseph Friedman, Sunset Real Estate, Ltd,
328 Bloom St, Highland Park

Jacqueline A Gideon,
NSJ Realty, 945 Bermuda Dunes, Northbrook

Ann Goldshaft, NSJ Realty,
945 Bermuda Dunes, Northbrook

Lily Harutunian, RE/MAX United,
81-B S Milwaukee, Wheeling

Joseph Heffernan, RE/MAX Homes
Northwest, 1 First Bank Plaza, Ste 103, Lake
Zurich

Judith A Hultzen, Third Meridian Realty
LLC, 345 Sherman Ave, Evanston

Sherry Kaplan, Coldwell Banker,
740 Waukegan, Deerfield

Lisa Kerr, Koenig & Strey, Inc,
1009 Waukegan Rd, Glenview

Jane Khaytin, Century 21 Marino, Inc,
5800 Dempster Street, Morton Grove

Christopher Kim, Kudan Group, Inc,
1807 Glenview Rd #205, Glenview

Todd P Krater, Century 21 American
Northwest, 500 W Main St, Lake Zurich

Carl Lavespa, Kudan Group, Inc,
1807 Glenview Rd #205, Glenview

Harold Lebowitz, Prudential Preferred
Property, 1600 Orrington, Evanston

Ann Lee, Baird & Warner,
1900 Waukegan Rd, Glenview

Marianne Lembeck, Koenig & Strey, Inc,
2528 Green Bay Rd, Evanston

Summer LoDuca, Coldwell Banker,
350 Linden, Wilmette

Cynthia Maloney, Baird & Warner,
207 E Westminster Rd, Lake Forest

Steve Mandell, Pro-Line Realty, Inc,
5 Revere Dr, #103, Northbrook

Chris Manning, Coldwell Banker,
1420 Waukegan Rd, Glenview

Edward Martinez, Baird & Warner,
1920 Sheridan Rd, Highland Park

William McClure, Lawson Grant, Inc,
950 W Berwyn Ave, Chicago

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

Milton J Mighty II, Manchester Realty,
1319 Emerson, Evanston

Mariana Myaskovskaya, Capital Realty, Inc,
1766 Hintz Rd, Wheeling

Mrdakovic Nedeljko, Coldwell Banker,
1420 Waukegan Rd, Glenview

John Phelan, Coldwell Banker,
303 E Main St #101, Barrington

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

Jeffrey M Politzki, RE/MAX North,
3100 Dundee Rd - 915-916, Northbrook

Janice Post, Koenig & Strey, Inc,
800 Waukegan Rd, Deerfield

Adam Rafalo, RE/MAX Villager,
1245 Waukegan Rd, Glenview

Deborah Rashman, Baird & Warner,
1920 Sheridan Rd, Highland Park

Neisan Rouhani, Coldwell Banker,
2929 Central St, Evanston

Message from the Chair

Harvey Hoffman, CRS, GRI

Hello All!

I'm sure you are all busily running about taking advantage of the continued strength of our real estate market. I wanted to just take a moment to bring you up to date on a couple of important items.

First, last month a contingent from our Board went to Washington, D.C., for the NAR Mid-Year Business Meetings. We lobbied for REALTOR® causes and had successful one-on-one meetings with Congressional Representatives Jan Schakowsky and Mark Kirk. Both are in line with your best interests regarding issues that can affect your real estate practice. The important issue of keeping large banks out of real estate is gaining momentum thru the House and Senate with the goal of passing legislation looking very attainable.

Next, thanks to all who sent e-mail and made calls to the Illinois state legislators to voice opposition to Governor Ryan's proposal to raise the state transfer tax by tripling it to \$3/1000 of closed value. We were successful (with the help of the IAR lobbyists) in defeating that awful proposal.

Closer to home, your Board of Directors and leadership team are again being asked to consider new keypad/lockbox proposals from Supra. REALTOR® Association of the Western Suburbs/South Southwest Association and the Chicago Association of REALTORS® have signed new agreements with Supra. It seems inevitable that we will be forced to do so as well at some point. Remember, the issue will become how you will gain access for showings of other agents' properties if and when the existing "Kim System" is shut down.



Congresswoman Jan Schakowsky (shown with NSBAR Chair Harvey Hoffman in the photo above) welcomed the North Shore-Barrington contingent to her office at the Canon Office Building in Washington in May. Also present were Terry Penza, Patricia Ortseifen, Dan Schermerhorn, Allen Andreasen, Marilyn Glazer, Keith Hancock, Irene Luber, Mike Mini, John Spurgeon and Martha Williams.

Currently a 30-day update system, the new keypads will need to be in a cradle daily, as they must be updated every 24 hours. No one is asking for this; it is being rammed thru by Supra. We will make the best decision for all of our members when appropriate. We are also seeking out alternative lockbox systems which would provide tight security access for listings. Keep you posted . . .

So there you have it . . . Enjoy the coming warm weather. Stay focused, plan your work, and work your plan. Take time to relax and reflect. See the light and spirit in all around you. Be cooperative, be considerate, be kind and successful.

Nehemiah Coming to Northbrook on July 26

Al Penn, Regional Director for the Nehemiah Program, will speak at a luncheon at the NSBAR Northbrook office, 11:30 AM to 1:30 PM on **Friday, July 26**. Call 847-480-7177 to reserve your place at this exciting event. Cost is \$10 for the lunch—no charge for the speaker.

Never heard of the Nehemiah Program? Simply, it provides one to six percent of the cost of a home as an outright gift to the homebuyer! Details of the program will be provided by Mr. Penn on July 26.

In the meantime, to satisfy your curiosity, check out <http://www.getdownpayment.com/>.



MLS Note

New NSBAR policy: All properties in the Ft. Sheridan area should be in 37.

E-Mail Filtering

If you want to make money in real estate you must have an e-mail address and you must give it out to the world. So, this means that you will be receiving a lot of e-mail. Do you already receive lots of junk e-mail messages from people you don't know? It's no surprise if you do. As more people use e-mail, marketers are increasingly using e-mail messages to pitch their products and services. Some consumers find unsolicited commercial e-mail—also known as “spam”—annoying and time consuming; others have lost money to bogus offers that arrived in their e-mail in-box.

Typically, an e-mail spammer buys a list of e-mail addresses from a list broker, who compiles it by “harvesting” addresses from the Internet. If your e-mail address appears in a newsgroup posting, on a website, in a chat room, or in an online service's membership directory, it may find its way onto these lists. The marketer then uses special software that can send hundreds of thousands—even millions—of e-mail messages to the addresses at the click of a mouse.

You Can Reduce the Spam You Receive. You may want to opt out of member directories for your online services. Check the privacy policy when you submit your address to a Web site. See if it allows the company to sell your address. You may want to opt out of this provision or not submit your address at all to Web sites that won't protect it. Read and understand the entire form before you transmit personal information through a website. Some Web sites allow you to opt out of receiving e-mail from their “partners”—but you may have to uncheck a preselected box to opt out.

Decide if you want to use two email addresses—one for personal messages and one for newsgroups and chat rooms. You also might consider using a disposable e-mail address service that creates a separate e-mail address that forwards to your permanent account. If one of the disposable addresses begins to receive spam, you can shut it off without affecting your permanent address. Use a unique e-mail address. Your choice of e-mail addresses may affect the amount of spam you receive. Spammers use

“dictionary attacks” to sort through possible name combinations at large ISPs or e-mail services, hoping to find a valid address. Thus, a common name such as jdoe may get more spam than a unique name such as jd51x02oe. The downside—it's harder to remember an unusual e-mail address.

Use an e-mail filter. Check your e-mail account to see if it provides a tool to filter out potential spam or a way to channel spam into a bulk e-mail folder. You might want to consider these options when you're choosing which Internet Service Provider (ISP) to use.

Ways to Filter E-mail Using Outlook Express. Outlook Express calls mail filtering “Message Rules.” You set a condition, an action, and a destination. Outlook then checks the server for incoming e-mail and follows the rules you assign to each condition. Rules are easy to set up.

1. Go to Tools, Message Rules, Mail, and then choose “new.”
2. In section number one, choose the conditions for the rule. For example, if you choose “Where the From Line Contains People,” Outlook will select each e-mail from a designated person or group.
3. In the second section, you assign Outlook an action. Check “Move it to the Specified Folder,” and Outlook will automatically place all e-mail from the chosen person in the designated folder.
4. The third section spells out each step of your rule. Any text that is underlined can have more detail and can be edited. Click on the text that says “contains people.” A pop-up window appears. You can either type the e-mail address in the top field, or click on the address book to select one or more addresses. Click “OK” when you have finished. You will see that the underlined text now contains the e-mail address you specified.
5. Next click on the text “specified folder.” A window will pop up that contains all your Outlook folders. You may either select a folder or create a new one.
6. Finally, give the rule a name so that you can manage it in the future. You will see your new rule with a check in front of it and a description of what the rule does at the bottom. Any time you wish to change the rule, just select it and choose “modify.”

[See more of Steve's column on page 12.]

More REALTOR® and Real Estate News

Motivating New Agents

The following story is from the electronic newsmagazine of the Greater Washington (D.C.) Society of Association Executives. It can't be true of the real estate industry, can it? As we welcome ever-younger REALTORS® to NSBAR, let's remember to always encourage all new associates to be their best. We know that the rewards will follow! See the notice at right of the sales training program offered by Lynn Madison Seminars.

As graduation days take place across the nation, a new nationwide survey reveals a sobering statistic: Throughout the next decade, expect more than 40 percent of the work force's newest members to experience demotivation.

The study, conducted by MarketFacts TeleNation of Chicago for True North Leadership, reveals that a hefty percentage of young workers are more likely to receive blows than strokes. Nearly 41 percent of respondents between 25 and 34 said they have been demotivated by their managers.

"The survey results show a surprising lack of awareness among managers on how to effectively transform employees with raw talent into star performers and innovators," says Dr. Rely Nadler of True North Leadership. For more information or a copy of the survey results, call 818-719-9299.

Sales Training Available

Lynn Madison Seminars will present its *Foundations for Success* program in July and September. The four-day program, which costs \$195, focuses on sales and skill-building, including: getting started; creating your success plan; marketing to friends and family; holding effective open houses; preparing CMAs; effective listing presentations; servicing and marketing the listing; buyer counseling; showing property; writing offers; presenting and negotiating; forms and contracts; goal setting and time management; and handling multiple offers.

Program times/dates/locations are:

July 22, 26, 29, August 2

REALTOR® Association of the Western Suburbs, 621 South Chase Street, Wheaton

September 17, 20, 24, 27

Northwest Association of REALTORS® 1655 South Arlington Heights Road, Arlington Heights

You will find an enrollment form by going to www.nsbar.org, clicking on Education and then Lynn Madison Seminars, or by going directly to <http://www.nsbar.org/nsbar-elinear/education/lmadison.htm>. Or, you can call 847-480-7177 and we will fax an enrollment form to you.

Financial Planning a Must!

Even the most successful REALTOR® needs a workable plan for the future if she expects to retire—or at least ease up the pace a bit. *Retirement and Estate Planning for REALTORS®* will be presented at the NSBAR Northbrook office, 10 AM to 1 PM, **Thursday, July 25**. Cost of \$10 includes lunch and all program materials.

Mark Tauber, adjunct professor at the Lake Forest Graduate School of Management and a national seminar leader with the American Management Association, will cover such topics as:

- Tax-advantaged retirement strategies for the self-employed
- Small business retirement strategies
- Asset allocations for the present and future, and how to control risk
- Understanding the stock market and how to determine the right investment mix for you
- Estate planning, including living trusts, estate taxes and charitable bequests
- How to spend your last dime on your last day and still have it all!

Join us for a tasty lunch and an information-packed program that will put you on the right track for your financial future. Call 847-480-7177 to reserve your place.

Thursday, July 25

10AM to 1 PM

Retirement and Estate Planning for REALTORS®

Learn the essentials that will enable you to work as much or as little as you want—by choice and not out of financial necessity. Cost of \$10 includes lunch and all materials.

Reservations to adrienne@nsbar.org or 847-480-7177.

NSBAR, 450 Skokie Blvd, Bldg 1200, Northbrook

ABR Course Schedule

Summer/Fall 2002

You won't find a better time to work on your ABR (Accredited Buyer Representative) designation than this summer and fall at the North Shore - Barrington Association of REALTORS®. ABR requirements include a two-day basic class, and a one-day elective class (or e-PRO). You can take the classes in any order. In addition to a variety of course content, you can choose one of the excellent instructors who will be teaching the ABR programs at NSBAR.

The two-day required ABR class will be offered next on September 19 and 20. You must attend both days in order to receive credit for the class. As a bonus, the ABR two-day class earns six elective hours of continuing education credit. For the one-day elective class requirement, you can take Innovative Marketing on July 12, or Successful Relocation Representation on August 8. Each one-day class earns three elective hours of C.E. credit. You can also take the on-line e-Pro course to fulfill the elective requirement. Go to www.nsbar.org, click Education, then the e-PRO banner.

Accredited Buyer Representative class

June 5 and 6

8:30 AM - 5 PM

Lynn Madison

Student comment following the program: "I loved it! Lynn Madison is terrific—one of the best!"

Innovative Marketing Techniques (elective)

July 12

8:30 AM - 4 PM

Lori Lasday Cox

Part I: Developing Marketing Awareness and Vision—Home Buyer Profiles, Compensation, Buyer Satisfaction

Part II: Getting to Bat—Marketing to Attract New Un-Referred Prospects; Marketing to Build Relationships

Part III: Marketing in the Counseling Session—Getting from Contract to Contract, The Job Interview

Part IV: Potpourri of Marketing Ideas and Philosophy—Standing Out in a Crowded Marketplace

Successful Relocation Representation (elective)

August 8

8:30 AM - 4 PM

Lynn Madison

Module One: How Relocation Works; Process, Parties, Roles and Expectations; Compensation

Module Two: Building Relocation Relationships; Legalities, Requirements, Relationships

Module Three: Providing Superior Service; Client Needs, Preparation, Resources, Identifying Preferences

Module Four: Developing a Marketing Strategy; Opportunities, Methods, Planning

Accredited Buyer Representative class

Sept 19 and 20

8:30 AM - 5 PM

Marcie Roggow

Representing the e-Buyer (elective)

Coming Soon

Not interested in earning your ABR designation? You can still take any or all of these excellent classes just for the useful information they contain. The two-day class costs \$250 if you register at least two weeks in advance (\$275 for late registration), and each of the one-day classes costs \$135 early registration (\$150 late registration). Call 847-480-7177 to register, or use the on-line registration form you will find at www.nsbar.org. The e-PRO course (which provides its own designation—e-PRO) costs \$299 and must be ordered online by going to www.nsbar.org, clicking on Education, and then the e-PRO banner. Make this the year you boost your career into hyper drive!

More Member News

New Members (Cont.)

Adam Salamon, Kudan Group, Inc,
1807 Glenview Rd #205, Glenview
Debra Shattow, Coldwell Banker,
1893 Sheridan Rd, Highland Park
Moonju (Julie) Sine, Coldwell Banker,
1420 Waukegan Rd, Glenview
Marge Steineke, Baird & Warner,
714 Elm St, Winnetka
Kay Stelzer, Coldwell Banker,
2929 Central St, Evanston
Virginia Thomas, Kudan Group, Inc,
1807 Glenview Rd #205, Glenview
Costantino Verre, RMC Realty Co,
5227 Touhy Ave, Skokie
Robert Wingader, Baird & Warner,
2735 Central St, Evanston
Ina Zukauskine, MarketMax Realty, Inc.,
938 Burgess Cir, Buffalo Grove

New Offices

NSJ Realty
945 Bermuda Dunes, Northbrook
Pro-Line Realty, Inc
5 Revere Dr, #103, Northbrook

Reinstated Members

Alana J Amaker, Gaskin, Realtors,
817 Main St, Evanston
Peter G Archos, Peter G. Archos,
311 N Linden, Prospect Heights
Jay C Cash, Sterling Properties,
36125 Springbrook, Gurnee
Amy LeTourneau, Koenig & Strey, Inc,
800 Waukegan Rd, Deerfield
Michael P LeTourneau, Koenig & Strey,
Inc, 800 Waukegan Rd, Deerfield
Amy Malone, Koenig & Strey, Inc,
800 Waukegan Rd, Deerfield
Joseph Nitti, ERA Countrywood Realty,
Inc, 39 S Barrington Rd, Barrington
Bernard Rothblatt, Coldwell Banker
M&M, 4632 Church St, Skokie
Donna S Strauss, Koenig & Strey, Inc.,
825 S Waukegan Rd, Lake Forest
Jung Seop Sul, Champions Realty Group,
Inc, 4908 Dempster St, Skokie
Shelly Tolentino, RE/MAX Alliance, 3321
Dempster, Skokie

Reinstated Affiliate

Jarrold Spadino,
Windy City Home Inspection, Inc,
578 Broadview Ave, Highland Park

Terminations

Claudette N Benson, Coldwell Banker,
303 E Main St #101, Barrington
Barbara J Erickson, Baird & Warner,
207 E Westminster Rd, Lake Forest
Dianna L Drury-Akers, Paradise Homes
Realty, 3925 W Main St, McHenry
Patrick E Frank, RE/MAX Showcase
Group, 810 S Waukegan Rd, Lake Forest
Robert B Mack, Schumacher Realty Co,
828 W Fullerton Ave, Chicago
Dale Mandrell, Keller Williams Success
Realty, 59 S Rand Rd, Lake Zurich
Daniela V Manea, Prudential Preferred
Property, 1600 Orrington, Evanston
Eugene Martin, Coldwell Banker,
1508 Sherman Ave, Evanston
Merissa Newton, Koenig & Strey, Inc,
600 N Western Ave, Lake Forest
Sue Ellen O'Malley, Coldwell Banker,
1508 Sherman Ave, Evanston
Robyn Rapaport, RMC Realty Co,
5227 Touhy Ave, Skokie
Azalea Seals, Baird & Warner,
2735 Central St, Evanston
Michael Patrick O'Rourke, Coldwell
Banker, 303 E Main St #101, Barrington
Patrick Schoorlemmer, Prudential
Preferred Property, 1600 Orrington,
Evanston
Schumacher Realty Co,
828 W Fullerton Ave, Chicago
Robert G Schumacher, Schumacher Realty
Co, 828 W Fullerton Ave, Chicago
Gail E Stephens, Real Estate
Professionals, 1707 Benson Ave, Evanston

Other Changes

James Allen is new broker for Champion
Real Estate, Inc, 870 E Higgins Rd, #140,
Schaumburg
Adel Habash has established a new
secondary office for Century 21 Select Realty,
6218 N Pulaski, Chicago
Charles Helfrick, broker of RE/MAX of
Barrington, has sold the business to **Paul
Wells**
Marge Steineke is new broker for Baird &
Warner, 714 Elm St, Winnetka
Marilyn R Wetterquist, Village Square, has
a new office at 35210 Shoreline Drive,
Ingleside

Our Apologies . . .

Our apologies to **Linda M. Barbera-
Stein**, who is with Coldwell Banker,
1893 Sheridan Road, Highland Park. We
erroneously announced last month that
Linda had transferred offices.

In Memoriam

Wendy Cross
Chambers Cross & Associates
567 Lincoln Avenue, Winnetka
Helen Hamilton
Coldwell Banker
1330 Shermer Road, Northbrook
Allyn K. Sloat
Prudential Preferred Property
1600 Orrington, Evanston

Member Benefit Reference Index

Health Insurance

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

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
708-834-4380

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.nsb.org

You can add all sorts of rules to Outlook Express, turning them on or off when you choose. If you have a slow connection, you might want to put size restrictions on your e-mail so that large files are deleted or are not downloaded. You can also block certain addresses from sending you mail.

For more instructions on Outlook see our Web site: http://www.nsbar.org/tech_classes_and_materials.htm

What Can You Do With the Spam in Your In-Box?

Complain to the sender's ISP. Most ISPs want to cut off spammers who abuse their system. Again, make sure to include a copy of the message and header information and state that you're complaining about spam. Better yet, report the abuse to the Federal Trade Commission. Send a copy of unwanted or deceptive messages to uce@ftc.gov. The FTC uses the unsolicited e-mails stored in this database to pursue law enforcement actions against people who send deceptive spam e-mail.

Also let the FTC know if a "remove me" request is not honored. If you want to complain about a removal link that doesn't work or not being able to unsubscribe from a list, you can fill out the FTC's online complaint form at www.ftc.gov. Your complaint will be added to the FTC's Consumer Sentinel database and made available to hundreds of law enforcement and consumer protection agencies.

Some states and jurisdictions now provide legislation against unsolicited commercial e-mail (UCE). A good source of information is the Illinois Attorney General's office or consumer protection agency.

The Direct Marketing Association (DMA) also offers a free service, similar to its program for telephone and postal mailing solicitations, enabling consumers to opt out of UCE. DMA members are required to purge from their mailing lists all e-mail addresses of consumers who have requested to be removed. More information is available from the DMA at <http://www.the-dma.org>.

Whenever you complain about spam, it's important to include the full e-mail header. The information in the header makes it possible for consumer protection agencies to follow up on your complaint.

Computer Classes

July is Microsoft Word month.

To register, contact Steve at 847-480-7177.

In **Northbrook**, *MS Word Level 1* (assumes no prior experience) will be held **July 3** from 10AM-12PM.

In **Northbrook**, *MS Word Level 2* will be held **July 18** from 11AM-1PM.

In **Barrington**, *MS Word Level 1* (assumes no prior experience) will be held **July 11** from 10AM-12PM.

In **Barrington**, *MS Word Level 2* will be held **July 25** from 10AM-12PM.

August is E-Mailing Listings month.

To register, contact Steve at 847-480-7177.

In **Northbrook**, *E-Mailing Listings* will be held on **August 1** and **9** from 10AM-12PM.

In **Barrington**, *E-Mailing Listings* will be held on **August 22** and **29** from 10AM-12PM

September is Internet and Internet Explorer month.

To register, contact Steve at 847-480-7177.

In **Northbrook**, *Internet and Internet Explorer* will be held on **September 6** and **18** from 10AM-12PM.

In **Barrington**, *Internet and Internet Explorer* will be held on **September 11** and **27** from 10AM-12PM.

At Your Request: On-Line Agent Classes

Don Grubor of www.mouseuniversity.com will teach On-Line Agent classes in November and December in **Northbrook**.

On-Line Agent Basics will be held **November 14** from 9AM-4:30PM.

On-Line Agent Advanced will be held **December 5** from 9AM-4:30PM.

Each student will have the use of a computer in the classroom, and will receive a detailed training manual. *Cost of each 6.5-hour class is \$180 per student and must be prepaid by credit card only.* Registration is at www.mouseuniversity.com.

Announcements

Pediatric AIDS Fundraiser

Pediatric AIDS Chicago will hold its 12th Annual Gala Benefit, "Bound Together by Hope," on Saturday, October 12, 7-11:30 PM at the Harold Washington Public Library, 400 South State Street, Chicago. There will be cocktails, dinner, dancing, and both silent and live auctions. Music will be provided by the Ken Arlen Orchestra and catering by Blue Plate.

A highlight of the evening will be the auctioning of the Dream Playhouse donated by A. Ferris Homes. The 8 by 12, two-story building, which has an estimated retail value of \$20,000, has a beautiful facade with window planters, working windows and doors, and three rooms, enough to keep anyone's children or grandchildren enthralled for years to come. A model of the Dream Playhouse will be displayed at Nordstrom's, Old Orchard.

Bids on the Dream Playhouse will be taken starting August 5. Opening bid is \$12,000. Final bidding will happen the night of the benefit on October 12. *All* money raised will go directly to children living with HIV/AIDS in the Chicagoland area.

Pediatric AIDS Chicago, established in 1991, raises funds and distributes grants locally to prevention initiatives and local direct-care agencies. Prevention initiatives in the Chicago area are directed to eradicating HIV maternal fetal transmission, and local agencies receive grants dedicated to improving the quality of life for children and families already living with HIV/AIDS. Funds to support pediatric AIDS research are directed to the Elizabeth Glaser Pediatric AIDS Foundation and local hospitals and universities. A completely volunteer organization, PAC is committed to maintaining the lowest possible overhead while directing support, both financial and social, to those in need.

Pediatric AIDS Chicago is chartered by the State of Illinois as a not-for-profit organization, file number 91288451. Pediatric AIDS Chicago is approved for recognition as a federal tax-exempt organization under section 501 (c) (3) and 509 9a0 (1) of the Internal Revenue Code.

Tickets to the October 12 Gala are \$250 per person, and \$2,500 for a table for 10. For tickets or additional information, call Therese Steinken at 847-251-3818 or e-mail tmsteinken@aol.com.

**HALF-PAGE HARRIS BANK
NEW "SURPRISES" AD**

July Birthdays

1 Beverly J. Ebert Laura L. Balistreri Sargon E. Sapper Tom Choi	7 Jeffrey A. Gertie Kathy Miller Rose Bartlebaugh Sarah Bergseth Sarah Rowland Vasilios Xentaras William C. Golden	14 Arlene Colen Chris B. Smith Constantinos Zarifopoulos Fonda Lewis June Podolak Linda Yedor Lynn Baehr William D. Norwood	20 Chris Bryan Elizabeth Trace John P. Stevens Kamila Eva Babiuch Maureen Dunn-Woytowicz Muffy Hendershot	Mohammad Kargahi Nicholas Marino Patricia Gordon Richard Fabits Sunny Woo
2 Amy Davidson Ann O'Hara Barnard Ashok D. Shah Candace Corr Ko Soo Kim	8 Donald Marcus Robert B Green William L. Goldberg	15 Annette Kalcheim Evonne Nickeas Troester Janet Leverenz Jasclyn Glynn Mette Bowen Paul Rothschild Susan E. Banas	21 James Scardino Joseph A. Licari Kevin Hughes Michael W. Shawver Peggy O'Halloran Philip DeRosa Rene Brodacz Richard C. Williams Scott R. Ruswick Thomas F. Jelinek	27 Elizabeth Lindsay Frances Schaffer Linda Waldman Louann Smith
3 Arthur Wilson Carol Westerman Debbie Domick Marni Lewis Michael Brody Mimi Bass Mirela Mecollari Paul Costouros Sherry Molitor Sue Rowan	9 Helen L. Matt Jennifer Conrad Marila Beatty Roger Owen	16 Bruce A. Teichner Carolyn Schwartz Howard S. Hartenstein Kenneth A. Napolitano Leslie A. Weigel Mary Gambacorta Natalya Alyoshkina	22 Galina K. Naydenova Judith Harper Julie Malmel	28 Anna Tietz Beth Duffy Betty C Rosalini Joan Forrest Maryanne S. Delisi Svetlana Ilchenko Tina Paraskevopoulos Wendy Shelleny
4 Donna Goodman-Waitz Robert S Brooks Timothy Rosinski Virginia Morgan	10 Betsy Fox Burke Ginny Rosen Keith Hancock Kristen M. Jasinski Lowell J Martin Marilyn Glazer Marty Max Steven A. Kailes Susan Beanblossom Tom Herrick	17 Anne V. Dubray Antonio A. Cadet Elizabeth J Smith Genevieve Plamondon Laura Levin Lynne S. McGrath Mary Tierney Gibson Tracy L. Wurster	23 Ellen Parmacek Linda Hoffmann Marina Vernon Sue Hall-Albertson Theron J Wright, Jr. Wendy L. Stricker	29 Alex Loyfman Jane Goldman Jeanie Moysey Joseph Hedrick Marlene Bass Maureen Rosenston Rosemary Moss Victoria F. Wheary Wendy Thomas
5 Irwin L. Weinberg Laura L. Sapperstein Mary Debes Rick L Schnitzer Tanya Taraday	11 Alan L. Kooperman Ann Eubank Catherine Freedman Fred Burgbacher Linda Rosenbloom Ronald J. Damholt	18 Anita Neumann Arlene Skolnick Dorothy Marmor Edgar K. Pedraza Gari Grimaldi Zott Stuart Diamond Victor Plotkin	24 Daryl C. Fiene Gary Joyce Sang Y. Kim Stephanie Absler-Orsi Thomas E. Concialdi	30 Antonia E. Berarducci Josephine Vorda Laura Werner Omar A. Zayyad Rick Hiton William D. Murray
6 Irwin L. Weinberg Laura L. Sapperstein Mary Debes Rick L Schnitzer Tanya Taraday Brian J. Barrett Diwan C. Soni Don Dietz Ginny Grinstead Julia Bechtold Michael Schier Spero P. Adamis Tamara Solone Virginia S. Holbert	12 Constantine D George Elizabeth Cherny Elizabeth Olszewski Michael Manley Michael Monaghan	19 Andrew Kieffer Elaine Kaplan Mike Spigelman Nancy C. Adelman	25 Christine Puszynski Jennifer Gleason Mary Govostis William R. Zarnow Jr.	31 Anne G. Dahl Bill Vernon Carolyn Eigel Ethel Sostrin Joanne Tertipis Katherine Week Liz Bulf Rhoda Lee Susan Bernstein

Maybe Those Weren't the Good Old Days, After All

Wilmette freelancer George Bushnell writes in the March/April issue of *Home & Away* magazine of traffic enforcement in Wilmette in 1905: "Police and firemen stationed themselves along Wilmette's busy streets on a Sunday afternoon, fire hoses at the ready. When a motor car sped by faster than the legal 8 mph limit, the driver was drenched by a high-pressure water jet."

July Meetings

(Send meeting updates to martha@nsbar.org)

WCR Lunch	July 11	11:30 AM - 2:00 PM	Valentino Vineyards
NSBAR Board of Directors	July 31	12 - 5 PM	Education Center

Class	Date	Start/End	Speaker	Location
MS Word Tech Level 1	July 3	10AM-12PM	Steve Volkodav	Education Center
Jump Start Orientation	July 10	8:30AM-4PM	M.J. Sobota	Education Center
MS Word Tech Level 1	July 11	10AM-12PM	Steve Volkodav	Barrington Office
ABR: Innovative Marketing	July 12	8:30AM-5PM	Lori Lasday Cox	Education Center
Top Producer 6i	July 15	9AM-4PM	Tom Byers	Educatin Center
MS Word Tech Level 2	July 18	10AM-12PM	Steve Volkodav	Education Center
Wisconsin R.E. License Training	July 19, 22	8AM-5PM	WRA Video Course	Education Center
Retirement and Estate Planning for Real Estate Professionals	July 25	10AM-1PM	Mark Tauber	Education Center
MS Word Tech Level 2	July 25	10AM-12PM	Steve Volkodav	Barrington Office
Nehemiah Program	July 26	11:30AM-1:30PM	Al Penn	Education Center
E-Mailing Listings Tech Level 1	Aug 1	10AM-12PM	Steve Volkodav	Education Center
Jump Start Orientation	Aug 7	8:30AM-4PM	Laurie Tierney	Education Center
ABR: Relocation Course	Aug 8	8:30AM-5PM	Lynn Madison	Education Center
E-Mailing Listings Tech Level 1	Aug 9	10AM-12PM	Steve Volkodav	Education Center
Broker Training: Advanced Principles	Aug 12, 26	8:30AM-5PM	Marilyn Glazer	Education Center
E-Mailing Listings Tech Level 1	Aug 22	10AM-12PM	Steve Volkodav	Barrington Office
Top Producer Quick Start	Aug 23	9AM-12PM		Education Center
E-Mailing Listings Tech Level 1	Aug 29	10AM-12PM	Steve Volkodav	Barrington Office
Jump Start Orientation	Sept 4	8:30AM-4PM	Marti Kuehn	Education Center
Internet and Internet Explorer	Sept 6	10AM-12PM	Steve Volkodav	Education Center
Broker Training: Finance	Sept 9, 23	8:30AM-5PM	Marilyn Glazer	Education Center
Internet and Internet Explorer	Sept 11	10AM-12PM	Steve Volkodav	Barrington
Internet and Internet Explorer	Sept 18	10AM-12PM	Steve Volkodav	Education Center
ABR Accredited Buyer Rep Course	Sept 19, 20	8:30AM-5PM	Marcie Roggow	Education Center
Annual Awards/Installation Lunch	Sept 26	11AM-2PM		Chevy Chase C.C.
Internet and Internet Explorer	Sept 27	10AM-12PM	Steve Volkodav	Barrington
IAR Annual Conference	Oct 2-4			Hyatt Regency O'Hare, Rosemont
Jump Start Orientation	Oct 9	8:30AM-5PM	Laurie Tierney	Education Center
CE: Elements of a Contract	Oct 14	8:30-11:30AM	Lynn Madison	Education Center
CE: Heard It on the Hotline	Oct 14	12:30-3:30PM	Lynn Madison	Education Center
CE: Case of Missing Disclosures	Oct 17	8:30AM-3:30PM	Marcie Roggow	Education Center
CE: CORE A License Law/Escrow	Oct 18	8:30-11:30AM	Marcie Roggow	Education Center
CE: CORE B Agency/Fair Housing	Oct 18	12:30-3:30PM	Marcie Roggow	Education Center
Broker Training: Sales & Brokerage	Oct 21, 28	8:30AM-5PM	Marilyn Glazer	Education Center
C-CREC: Consumer-Certified Real Estate Consultant Class	Oct 24, 25	8:30AM-5PM	Julie Garton-Good	Education Center
Broker Training: Brokerage Adminis.	Nov 4, 18	8:30AM-5PM	Marilyn Glazer	Education Center
NAR Annual Conference	Nov 6 - 11			New Orleans
Jump Start Orientation	Nov 13	8:30AM-5PM	Roxane Malo	Education Center
On-Line Agent Basics Level 1	Nov 14	9AM-4:30PM	Don Grubor	Education Center
CE: Procuring Cause	Nov 15	8:30-11:30AM	Lynn Madison	Education Center
CE: When in Doubt--Disclose	Nov 15	12:30-3:30PM	Lynn Madison	Education Center
CE: CORE A License Law/Escrow	Nov 21	8:30-11:30AM	Marilyn Glazer	Education Center
CE: CORE B Agency/Fair Housing	Nov 21	12:30-3:30PM	Marilyn Glazer	Education Center
Wisconsin R.E. License Training	Nov 22, 25	8AM-5PM	WRA Video Course	Education Center
Jump Start Orientation	Dec 4	8:30AM-5PM	Connie Conway	Education Center
Broker Training: Contracts	Dec 9, 16	8:30AM-5PM	Marilyn Glazer	Education Center
On-Line Agent Advanced Level 2	Dec 15	9AM-4:30PM	Don Grubor	Education Center
CE: CORE A License Law/Escrow	Dec 13	8:30-11:30AM	Lynn Madison	Education Center
CE: CORE B Agency/Fair Housing	Dec 13	12:30-3:30PM	Lynn Madison	Education Center



This Dream Playhouse is yours for the right price. See page 13 for details.

Don't forget . . .

Nominations for 2002 awards must be *received* by NSBAR no later than **Monday, July 15**. See the nomination form inserted in this newsletter for the requirements for the following awards: NSBAR 2002 REALTOR® of the Year, Affiliate of the Year, Rookie of the Year, Industry Achievement Award, and Distinguished Member for Community Service.

What's New at www.nsbar.org?

Research aids! We've already done the research for you! Go to www.nsbar.org and click on Library at the top of the page. New and updated Library resources include:

New: Looking for quick statistics for your sales meeting or customer brochure? Need a quick fact to make your point? We've put together some of the most frequently requested statistics and demographic information. Find what you need—and where it came from—at a glance in our Field Guide to Quick Real Estate Statistics.

Updated: All successful real estate professionals have at least one thing in common—the ability to manage their time well. You'll find personal time management tips and information specifically for the real estate professional in our Field Guide to Time Management for Real Estate Professionals.

Updated: Thinking about opening your own office? Read how others have taken the step from salesperson to owner in this updated Field Guide.

Updated: How can your agents become more productive?

NORTH SHORE—BARRINGTON
ASSOCIATION OF REALTORS®

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

The logo for nsbar.org features the text "nsbar.org" in a blue, lowercase, sans-serif font. A green swoosh underline is positioned above the "a" and "r". A small blue dot is located to the left of the "n".

**Your 24-7 Association
on the Web at
www.nsbar.org and
www.nsbarstore.com**