

# nsbar.org REALTOR® News

June 2004



Appraiser George Baker (at left in photo) spoke to the Commercial Forum members in March, introduced by Committee Chair Brian Barrett (at right). Next meeting of the Commercial Forum will be June 9, 11:30AM-1:30PM, featuring Kevin Kete on Section 1031 Exchanges.

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## One Million REALTORS®--and Counting!

The National Association of REALTORS® announced on April 15 that it is the first trade association in America to exceed one million members. Dues paying membership in NAR, its institutes, societies and councils, now totals 1,005,785.

Since the 1970s, NAR has been America's largest trade and professional association, according to the Encyclopedia of Associations. Less than half of all real estate licensees are REALTORS®. Some 2,381,767 people hold broker or sales agent licenses in the United States and about 1,839,093 are active—participating in a transaction in the past year, according to the Association of Real Estate License Law Officials (ARELLO).

## Luxury Home Marketing Course Offered June 24 & 25 in Northbrook

The Certified Luxury Home Marketing Specialist designation will be held from **9AM to 4PM** on **June 24 and 25** at the Robert McGuire Education Center in Northbrook. Laurie Moore-Moore of The Institute for Luxury Home Marketing will present the course. Lunch sponsor on June 24 will be Kim Mahandru of Presidential Mortgage, Arlington Heights.

Tuition for the two-day program is \$495 for registration by Friday, June 4, and \$595 late registration. Full refund will be made for cancellations received by Friday, June 18.

Participants who complete the two-day course successfully are entitled to become provisional members of The Institute for Luxury Home Marketing; full membership, which includes the designation, will be awarded upon submission of appropriate performance requirement verification. More information about the Certified Luxury Home Marketing Specialist designation is available at [www.luxuryhomemarketing.com](http://www.luxuryhomemarketing.com). There are no continuing education credits for attendance at this course. The designation program has not been approved by the National Association of REALTORS®.

## Terri Murphy Teleconference June 10

At **noon** on **Thursday, June 10**, NSBAR members are invited to take part in a teleconference coaching session with Terri Murphy, author, trainer and last January's NSBAR convention keynoter. It's completely **FREE** and you'll have the opportunity to learn from the best! Go to [www.myseminars.com](http://www.myseminars.com) for registration details.



# It's the Rule

## MLSNI Access

If your office is no longer a member of MLSNI you have absolutely NO right to gain access to MLSNI computers or information. You are breaking MLSNI rules and possibly federal laws. Stop it! NO, you can NOT come to the NSBAR office and access the MLS. NO, you cannot go to an office that is an MLSNI member and use their computers and NO, you cannot use someone else's ID and password to gain access.

## Forensic Audit Ordered for MLSNI

On April 6, the Shareholders of MLSNI called for a forensic audit of MLSNI and all of its holdings. PriceWaterhouseCoopers will have the report some time in June.

Since March 18, some offices in the NSBAR area have left MLSNI and are exclusively in MAP MLS. All of these offices and their agents have remained members of NSBAR.

NSBAR policy has always been that an office can elect to join an MLS or not. We have had many offices over the years that have been members of the association but not members of an MLS. NSBAR offers contracts, Supra keybox, education programs, technology assistance and many other programs, products and services that provide value for all of our members.

## What Is Going on with MLSNI?

There are a lot of rumors going around about MLSNI. Read Realty Times (link is on the nsbar.org home page) for information. As of this writing, ten Coldwell Banker offices and eight Koenig & Strey GMAC offices in the heart of the Shore have chosen to belong to MAP MLS and have pulled out of MLSNI. They have elected to remain members of the North Shore – Barrington Association of REALTORS®.

## The Answer to ALL Your Questions

Paste this on your wall-the May issue of NAR's REALTOR® magazine, page 30, "Avoid Address Envy" by Bruce Aydt is a must-read for each and every one of you! The second question is of particular interest. It starts out "I spent more than three hours with potential clients . . ." Go to <http://www.realtor.org/rmomag.NSF/pages/ethicsmay04?OpenDocument> for the full article.

## MLSNI Board of Directors

MLSNI's Board of Directors has voted to increase the size of the board. Four additional seats will be added in 2004, to bring the total number of

directors to 21. Of the four new seats, one will be added to "Category 2" (brokers representing a market share of 1% to 2.99%); one seat will be added in "Category 3" (brokers representing a market share of .50% to .99%); and the remaining two seats will be "At Large" nominations. Any brokers are eligible to fill those seats. So, the makeup of the board will look like this:

- Board/Association reps – 10
- MLSNI CEO – 1
- Brokers from Category 1 (3% + market share) – 2
- Brokers from Category 2 (1%-2.99% market share) – 3
- Brokers from Category 3 (.50%-.99% market share) – 3
- At Large Brokers - 2

Total – 21

## How to Work with Other Agents

The NSBAR way of doing things in real estate is addressed in the document *Pathways to Professionalism* and can be found at <http://www.nsbar.org/cobrokrules99.htm>. This is a great document to review at a sales meeting or just for your information. *Pathways to Professionalism* was written by NAR but was adjusted to cover areas for the Shore and Barrington. Members from both sections of NSBAR met and agreed to the additions. While you are at it, you should also memorize the rules for multiple offers which can be found at <http://www.nsbar.org/multipleoffers.htm>.

## Cooperation and Compensation

According to NAR there is a difference between cooperation and compensation. Cooperation between REALTORS® is assumed unless the title holder of the property wishes the agent to not cooperate. But, just because I said you could show my listing at 123 Easy Street does not mean you will receive compensation. First, compensation is between sponsoring broker and sponsoring broker. An agent can ONLY receive compensation from their sponsoring broker. Sponsoring brokers who belong to an MLS are agreeing to cooperate and compensate other sponsoring brokers who are members of the SAME MLS. In that MLS the compensation must be clearly stated on the data information form.

If the prospective selling broker is only in MAP and the listing he wants to show is in MLSNI, *before* showing the property the showing broker should ask if the listing broker will cooperate *and* compensate and if he will compensate, what that fee will be. Oh, by the way, to get compensation you do have to work. You can't just send people out for



others to show the property, have the buyers give your name, have the other agent write the contract and then expect to get paid when you show up at the closing. You have to EARN it.

### Sponsoring Brokers

April 30 was the deadline for those holding a broker's license to renew. Please make sure all your agents have a current valid license before you hand them a check. You can check to see if someone has an up to date license by visiting: <http://www.obrelookupclear.state.il.us/default.asp>

### Mortgage Loan Originator Rules

Any Loan Originator who is or will be exclusively employed by a Licensee under Illinois' Residential Mortgage License Act of 1987 is subject to registration according to a new law that took effect this year. A six-page booklet explaining the registration process is available at [www.nsbar.org](http://www.nsbar.org).

## Election Timetable for Thursday, August 19, 2004

### By March 31, 2002

Nominating Committee of five made up of at least two Past Presidents and Chairman of the Board

### Monday, June 28

Nominating Committee to report to the Secretary (Report must be given to Secretary by June 1.)

### Monday, July 5

Secretary sends notice to the voting membership (Report must be given to Secretary by June 1.)

### Monday, July 26

Last day to file petitions (Petitions must be signed by 10% of the Designated REALTORS®.)

### Monday, August 2

Secretary sends notice of the full slate including petitioned candidates (This is not needed if there are no petitions.)

### Monday, August 2

Absentee balloting begins at the Board office.

### Friday, August 13

Last day to file proxies and absentee ballots

### Wednesday, August 19

Election will be held immediately following the Director's meeting.

Please note: Only Designated REALTORS® vote. Each DR will have one vote for each REALTOR® member in good standing within the firm. The vote may be voted in total or proportionate.

April 13, 2004

## LEGAL ISSUES

### Administrative Assistant for Small Business Classified as Employee.

The Federal Tax Court has ruled that a solo practitioner attorney's part-time office helper qualified as an employee and the attorney was required to pay employment taxes, despite the attorney and administrative assistant's mutual understanding that she was an independent contractor.

Use this URL to visit The Letter of the Law, NAR's online legal newsletter, to read the complete summary: <http://www.realtor.org/letterlw.nsf/pages/0404kumpel> Please note: The link is to a member-only area of the site.

**Aug 16 and 23  
8:30 AM - 5 PM**

### Advanced Real Estate Principles

Broker Training Class

3 Hours CORE C.E. Credit

Instructor:  
Marilyn Glazer, GRI, CRS, CRB

Tuition fee is \$175 for each two-day class in the Broker Training series. Register by calling 847-480-7177 or register on-line at [www.nsbar.org](http://www.nsbar.org).

Prefer home study? For course/order info go to [www.illinoisrealtor.org](http://www.illinoisrealtor.org)



## Summer Ethics Video Class Schedule

The free Ethics video class is offered twice each month in both Barrington and Northbrook. Summer schedule is:

Mon, **June 14, 1-4PM**  
Fri, **June 18, 9AM-12PM**

Mon, **July 12, 1-4PM**  
Fri, **July 23, 9AM-12PM**

Mon, **Aug 16, 1-4PM**  
Fri, **Aug 20, 9AM-12PM**

There is no charge to attend this program, which fulfills the NAR Ethics requirement. Call 847-480-7177 to reserve your place, as seating is limited at both locations. All REALTORS® must complete an Ethics class at least once every four years.

*If you took a class from another education provider, we have no record of your attendance until you mail or fax us a copy of your course completion certificate. Fax number is 847-480-7362.*

## Two-Day Ethics Fair Oct 28, 29

**Oct 28 and 29**, Bill Schiller will be the featured presenter at a two-day Ethics Fair at locations in both Barrington and Northbrook. Classes morning, afternoon and evening will be Fair highlights. All of the classes fulfill the NAR Ethics requirement, and can also be taken for three elective hours of continuing education credit by either brokers or salespeople. Cost for each class with C.E. credit is \$39; cost without C.E. credit is \$29.

Bill will teach **May the Code of Ethics Be With You**, the popular course written by NSBAR COO Terry Penza, at the following times:

Thurs, **Oct 28, 1-4PM**, Barrington  
Thurs, **Oct 28, 6-9PM**, Northbrook  
Fri, **Oct 29, 9AM-12PM**, Northbrook  
Fri, **Oct 29, 1PM-4PM**, Northbrook

## Star Track May 3

Thirty-eight new members attended the **May 3 Star Track Orientation** and were welcomed to the Board by Education Director Martha Williams. "Meet the Pro" speaker was Allyson Hoffman and MLS training was conducted by NSBAR Director of Information Systems Steve Volkodav. NSBAR COO Terry Penza also spoke to the new members. Lunch sponsor was Marc Shudnow of Chicagoland Home Inspection Services.

## Newest NAR Members Optimistic

According to a survey of REALTORS® who joined the National Association of REALTORS® in the last four years (including both full- and part-timers), the overwhelming majority are certain they will remain in the industry for at least two years. The survey results can be found at [www.nsbar.org](http://www.nsbar.org).

## All Good Things . . .

*Since my first day at the Northbrook office in Dec, 2000, education offerings have expanded to include Wisconsin licensing classes, the NSBAR Certificate in Commercial Real Estate Practice, the Luxury Home Marketing class, a new Broker Exam Review class, new C.E. classes, other designation classes and numerous breakfast and lunch programs.*

*My career has also advanced thanks to the support of COO Terry Penza and the officers and directors. I have served on the NAR Education Committee and was awarded the REALTOR® Certified Executive designation last fall. But other opportunities and challenges have come forward, and my last day at NSBAR will be June 7. I am moving to Rochelle, IL, where my husband is employed, to enjoy a new small-town environment. Thank you, members, staff, and instructors for making this an exciting, fulfilling time.*

*-Martha R. Williams, RCE, e-PRO*

## ABR Class Update

The two-day **Accredited Buyer Representative** class will be taught by Lynn Madison on **June 28 and 29, 8:30 AM to 5 PM**. Cost is \$325 for registration by **June 21**; \$375 for late registration.

Lynn Madison will teach the one-day ABR elective class, **Effective Negotiating for Real Estate Professionals, Aug 20, 8:30AM-4PM**. Cost is \$155 for registration by **Aug 13**; \$185 after that.

For information or to register for any class, call 847-480-7177. All ABR classes are sponsored by the Illinois Association of REALTORS®.

# Toll Brothers offers beautiful luxury homes for your clients. Here's what we offer you...

**3% Commission on the base price of the home 50% advance commission paid at the Agreement of Sale (remainder at closing)**  
**Corporate Relocation Reimbursement program, call for details**



- Gated community surrounded by an 18-hole Arnold Palmer Signature golf course
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Tournament Collection priced from the mid-\$300,000s • Executive Collection priced from the mid-\$400,000s  
Golf Villas Collection priced from the upper \$400,000s • Masters Collection priced from the mid-\$500,000s  
Signature Collection priced from the mid-\$600,000s

**Directions:** From I-90 take Route 53 North to Lake Cook Road East. Proceed for 1-1/2 miles to Arlington Heights Road and turn left. Proceed 2-1/2 miles on Arlington Heights to IL-83 and turn left. Continue on IL-83 for 3-1/2 miles and turn left onto Gilmer Road. Proceed 4-1/4 miles on Gilmer Road and turn left onto Schwerman Road. Proceed 3/4 of a mile to the Hawthorn Woods Country Club entrance. (847) 550-0400



*The Chesapeake model featured at Hawthorn Woods Country Club*



*The Middleton model featured at The Estates at Inverness Ridge*

## PALATINE STATION

1 bedroom from the upper \$200,000s  
2 & 3 bedrooms from the low \$300,000s

- Luxury rowhomes in the heart of downtown Palatine
- 3-level living with 5 rowhome designs available
- Attached garages
- Spectacular rooftop deck option

**Directions:** From Rt. 53, proceed west on Palatine Rd. and make a right onto Smith St., proceed north 2 blocks to Wilson St., make a left onto Wilson St. and immediately turn right to sales center. (847) 934-4800

## THE ESTATES AT *Inverness Ridge*

Pricing from the low \$600,000s  
to over \$1 million

- Convenient low-maintenance lifestyle with landscaping/snow clearing provided by homeowners association
- Luxury gated community with homes offering generous first- or second-floor master suites
- Spacious ranch plans available

**Directions:** Located at Palatine & Barrington Roads, 3 miles north of I-90. Enter off of Palatine Road, 1/4 mile east of Barrington Road. (847) 277-1800

**HOMES AVAILABLE NATIONWIDE • BROKERS WELCOME**  
**PRICES SUBJECT TO CHANGE • OPEN MON-FRI 10-6, SAT-SUN 10-5**

## Top 10 Tips for New Agents

### 1. Find the right managing broker and office.

Your first real estate company and broker can set the tone for your success or failure in real estate sales. Look for a managing broker who advocates sales, prospecting, technology and transaction training. You should feel comfortable with your new broker's professionalism, ethics, and time management skills. Expect your new broker to run an efficient, organized and real estate consumer centric office.

Your new company is as important as your new broker. Is management agent-driven? Look for a strong market presence backed up by thorough penetration in newspapers, yard signs, direct mail, Internet and other media from your new company. A solid training department is a must if you want to acquire the skills to go to the next level in gross closed commission sales. Keep in mind that the costs your company incurs to provide you with an office, administrative staff and technology are high, and they are expecting a return on their investment when they welcome you aboard.

### 2. Create a business plan for your first year in real estate.

Your new business in real estate is a business within your new company. Don't expect to succeed in real estate sales if you don't have a solid, realistic business plan. Your mentor or managing broker in addition to your local library business section is a good resource on how to develop a business plan.

Your plan should include the following areas: realistic sales goals, how you will prospect for clients as well as how will you reach these prospects through your marketing plan. How much of your financial resources will you spend on technology, marketing, and professional development?

### 3. Build yourself as a brand.

Choosing a company that has an established presence is a good foundation to build your own brand as an agent. Start marketing yourself to real estate consumers as a brand within your brokerage; consumers identify more with the agent than the brokerage they're affiliated with. Your agent brand is mobile and can move with you if you decide to change companies.

Develop a tag line such as "Rebecca Salesagent makes the market work for you." Train consumers to think of you when they think of real estate.

Study a variety of consumer product marketing pieces, and pull elements that you want to test in your marketing plan. Look for ways to differentiate you from other agents. If everyone is farming, try niche marketing. Market yourself to other agents from around the country to send you referrals in your market. For referrals, market business-to-business to transaction participants such as attorneys, home inspectors and mortgage brokers.

### 4. Find a mentor who can fast track you beyond the basics.

From my own experience find a mentor in your new real estate office, and fast! New agents spend a lot of time in the first few months in real estate learning the Multiple Listing Service, the transaction process, office and industry jargon. But they don't learn how to negotiate, close a sale or prospect for new clients, because they're so busy learning all that non-revenue producing administrative procedures and protocol.

To get up to speed fast, find a mentor in your new real estate office who has professional habits and style similar to yours. Your mentor can focus you day-to-day on what's important to start those commission checks rolling in. Mentors are great at telling you not to waste your time with a client who is eternally looking and not going to buy. Or to help you move forward with a stalled negotiation, your bad breath or body language that might be offensive to clients, or how to write a prospecting letter thanking those that came to the public open house you hosted last weekend.

### 5. You better love people and their personalities.

Having an appreciation of architecture, decorating or interior design won't be of much help with the emotional, stressed and volatile clients with whom you will be working. Real estate is about people and their personalities. Houses are just the vehicles for the personalities to interact. You have to truly like people and want to help them to achieve their goal of buying or selling real estate through the good, the bad and the ugly.

Out-going, reliable and even-tempered are all traits of successful real estate agents. Consider role-playing difficult client personalities with your mentor to gain experience in dealing with the emotions that come with real estate transactions. Having prepared for these situations in advance, you will be able to show your clients when they are strung out that you are the voice of reason.

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**6. Work smart and use good time management skills.** After the fiftieth home you have shown your potential buyers, it's not about the homes anymore, it's about your clients. Learn from your mentor how to qualify your clients to save yourself time and energy that you could spend on clients that are ready, willing and able to go to contract. The sooner you learn to terminate non-productive clients, the easier it will become. Many agents dislike firing clients because of all the time they have invested with them. But these same agents are the first to announce their self-release from clients that were really just shoppers, abusive, or working with two other agents.

Real estate offices can offer many distractions to new agents. The constant parade of other agents, clients and administrative staff through the office can offer social interaction that eats up a lot of time. If you don't feel as focused or productive as you would like to be at your brokerage office, consider spending part of your time at a home office. I have struck a balance between the two and the quiet, privacy and focus my home office offers clients and myself is attractive.

**7. The Internet has changed how buyers start their purchase process.** It wasn't all that long ago that a buyer had to call agents to find out what properties were available to purchase. But as Multiple Listing Services moved to the Internet and the public could access listing information a dramatic shift started to occur in real estate brokerage. Instead of floor duty originating buyer leads calling on office listings, buyers started their home search on websites such as Realtor.com before contacting a real estate agent. So how do you get in the path of these technology savvy consumers? Have a web presence on both your brokerage site and have your own real estate website.

Learn how to be technology proficient. Ask your mentor to teach you how to e-mail listings from your Multiple Listing Service. If you are considering a computer purchase, a laptop will offer you the portability to take it out with buyers as well as on listing presentations. A digital camera is an efficient way to take listing photos and have them available in to e-mail or use in marketing materials. The latest cell phones also function as cameras and offer on-the-spot photos of listings you

see on tour for your buyer clients. Virtual tours give home-buying consumers an easy option to have a virtual showing from another city or locally 24/7.

**8. Know all the details of the transaction process.** When you deliver your one of your first offers to a listing agent and she says to you that there are multiple offers on the property, this is not the time to learn about the strategies for multiple offers. Have your mentor or managing broker explain the transaction process, participants, documents, and disclosures. You need to know all the transaction terms from attorney review to walk-through. Ask about common wrinkles in transactions in your market and what you can do proactively to eliminate them.

Remember that your clients have only one focus and that's buying or selling a home. If you don't know something, don't improvise, find out and report back to your clients. Don't give legal advice, don't violate fair housing laws, but do celebrate after a successful closing!

**9. Your client pipeline is your future.** You'll find other agents at your office multi-tasking to the nth degree, talking on the cell phone, landline, and e-mailing at the same time. They have four transactions going and all they do is manage them, they're too busy for open houses, prospecting or direct mail campaigns. Then suddenly they all close in the course of two weeks. The agent has now hit what I call pipeline failure. It will be at least thirty days before the agent finds a qualified buyer or seller, puts a contract together and goes to closing—probably much longer than thirty days.

Transactions are exciting, but don't get distracted by the day-to-day management of them and their participants to keep looking for new clients that will keep your pipeline going after your current transactions close. Write this simple message and keep it in a prominent position in your work environment: Is my pipeline filled for the next six months? If you can answer yes every time you look at that question you will be a great success in real estate.

*Mark Nash, mnash@coldwellbanker.com, is a broker associate with Coldwell Banker in Evanston, and author of The Original New Agents Guide to Starting & Succeeding in Real Estate (Southwest).*

**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.

**2003-2004 Officers**

Gary D. Jensen, CRB, GRI Chairman of the Board	847-272-0330
Lisa Hathaway Chairman Elect	847-234-0050
Katharine C. Pinkus Secretary-Treasurer	847-381-8800

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Elizabeth C. Galfer	847-381-0500
Keith Hancock	847-657-9100
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Eugene Kim	847-481-0554
Michael A. Mazzei	847-729-0330
Dawn McAnaney	847-446-1855
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Martha R. Williams, RCE, e-PRO

**Education/Membership Administrator**

Becky Shapleigh

**Director of Information Systems**

Steve Volkodav, e-PRO

**Technical Support**

Mike Gazdzik

**Office Administrator**

Rachel Struchen

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**Accounting/Membership**

Kimberley Davis

**Technical Advisor**

Alice Roth, GRI, CRB, e-PRO

# Welcome New Members

**New Members**

**Irina Baron**, Veracity Realty, 1040 S Milwaukee, Wheeling

**Sue Barrilleaux**, Coldwell Banker, 1420 Waukegan Rd, Glenview

**Susan Baxter Blum**, RE/MAX Showcase, 810 S Waukegan Rd, Lake Forest

**Susan Beattie**, Starck & Company, REALTORS, 222 E Main St, Barrington

**Joanne L. Bluhm**, Renaissance Realty Partners, 225 E Deerpath Ste 132, Lake Forest

**Michelle Bobart**, First Source Realty, 2320 N Damen #2C, Chicago

**Josephine Brkljacic**, RMC Realty Co, 5227 Touhy Ave, Skokie

**Stanislaw Bujak**, Century 21 Marino Inc, 5800 Dempster St, Morton Grove

**Robin Burseth**, Baird & Warner, 754 W Northwest Hwy, Barrington

**Rick Cannon**, Koenig & Strey GMAC, 1925 Cherry, Northbrook

**Karen Carlson**, Koenig & Strey GMAC, 1925 Cherry, Northbrook

**Vera Case**, Baird & Warner, 754 W Northwest Hwy, Barrington

**Peter Curtis**, Baird & Warner, 1920 Sheridan Rd, Highland Park

**Niroy Dev**, Coldwell Banker, 2929 Central Street, Evanston

**D.J. Diorio**, Great Lakes Realty, 5835 N Sheridan Rd, Chicago

**Ken K. Do**, RE/MAX Advanced, 740 Waukegan Rd #400, Deerfield

**Michael Durkin**, Century 21 Care Real Estate, 141A So Northwest Hwy, Barrington

**Laina Ferraresi**, ERA Countrywood Realty Inc, 39 S Barrington Rd, Barrington

**Benjamin Fisher**, Coldwell Banker, 1330 Shermer, Northbrook

**Felix Fitzershtein**, Dome Realty Inc, 6015 Dempster, Morton Grove

**Donna Frett**, Coldwell Banker, 2929 Central St, Evanston

**Nellie Galvin**, RE/MAX United, 81-B S Milwaukee, Wheeling

**Michelle L. Gassensmith**, The Heritage Realty Group Inc, 914 S Northwest Hwy, Barrington

**Polina Gluzman**, MarketMax Realty Inc, 1255 W Dundee Rd, Buffalo Grove

**Lisa M. Gould**, M & M Appraisals Ltd, 1107 N Maple Ln, Prospect Heights

**Colleen Grenier**, Baird & Warner, 754 W Northwest Hwy, Barrington

**Chris Herr**, Endeavor Realty Group LLC, 1181 Lake Cook Rd Ste G, Deerfield

**Kyung S. Hong**, Best Choice Real Estate Inc, 1216 E Central Rd Ste 100, Arlington Heights

**Anil Kalra**, North Western Realty, 831 Lake Cornish Way, Algonquin

**Larisa Kaner**, RE/MAX United, 81-B S Milwaukee, Wheeling

**Bradley Kennedy**, Prudential Preferred Property, 3115 Dundee Rd, Northbrook

**Sunny H. Kim**, Coldwell Banker, 1420 Waukegan Rd, Glenview

**Annette H. Kim**, Elite Group Realty & Investment, 5334 N Kedzie Ave, Chicago

**Margaret Kotapka**, Estate Properties, 333 Skokie Blvd #103, Northbrook

**Mariya Kupreychenko**, Prime Realty Group Inc, 9351 Milwaukee Ave, Niles

**DJ Liang**, American Real Estate Services, 20594 N Milwaukee Ave, Deerfield

**Alex Lichstein**, RE/MAX United, 81-B S Milwaukee, Wheeling

**Alexander Lim**, Koenig & Strey GMAC, 2528 Green Bay, Evanston

**Jim Lindeman**, Coldwell Banker, 280 Deerpath, Lake Forest

**Thomas Loftus**, Lake Barrington Realty Inc, 5041 Shoreline, Barrington

**Gretchen Loughran**, Koenig & Strey GMAC, 2630 Valor Dr, Glenview

**Marina Makovetskaia**, Certified Real Estate Services, 23748 N Valley Rd, Lake Zurich

**Robert S. Maroon**, Jay C Realty, Inc., 4652 Oakton, Skokie

**Gennady Mednikov**, Prestige Realty Inc, 840 Wheeling Rd, Wheeling

**Sandra Morse**, Prudential Preferred Property, 3115 Dundee Rd, Northbrook

**Akemi Niiya**, I. K. SIT Realty, 101 W Stratford Place, Mount Prospect

**Stephen Packard**, Coldwell Banker, 2929 Central St, Evanston

**George R. Patterson**, ERA Countrywood Realty Inc, 39 S Barrington Rd, Barrington

**Jane Pavis**, Baird & Warner, 1900 Waukegan Rd, Glenview

**Anna Pikula**, Century 21 Sketch Book, 20 Northwest Hwy, Cary

**Ben Reinberg**, Alliance Real Estate Services, 704 N Deerpath Dr, Vernon Hills

**Steve Reiter**, Coldwell Banker, 1420 Waukegan Rd, Glenview

**Vincent W. Romano**, Koenig & Strey GMAC, 2630 Valor Dr, Glenview

# More Member and REALTOR® News

**Cecilia Rose**, Baird & Warner, 754 W Northwest Hwy, Barrington  
**Susan J. Rosenberg**, RMC Realty Co, 5227 Touhy Ave, Skokie  
**Irina Ruderman**, RE/MAX Advanced, 740 Waukegan Rd #400, Deerfield

**Sabine Russo**, Coldwell Banker, 2929 Central St, Evanston  
**Jean Salatich**, Coldwell Banker, 1420 Waukegan Rd, Glenview  
**Steven Schwab**, Century 21 Care Real Estate, 141A S Northwest Hwy, Barrington

**Syvaly Sengsouvanh**, Best Choice Real Estate Inc, 1216 E Central Rd Ste 100, Arlington Heights

**Kathy Smith**, Coldwell Banker, 740 Waukegan, Deerfield

**Laura Sniader Rempel**, Baird & Warner, 714 Elm St, Winnetka

**Leonid Sokolovsky**, Prestige Realty Inc, 840 Wheeling Rd, Wheeling

**Suzette Sosa**, Koenig & Strey GMAC, 800 Waukegan Rd, Deerfield

**Dorota Szostek**, Koenig & Strey GMAC, 601 Green Bay Rd, Wilmette

**Tamara C. Taylor**, Capital Realty Inc, 1766 Hintz Rd, Wheeling

**Michele Terrell**, Coldwell Banker, 1508 Sherman Ave, Evanston

**Karen B. Todd**, Alliance Real Estate Services, 704 N Deerpath Dr, Vernon Hills

**Kathy Tyrpak**, RE/MAX Villager, 1245 Waukegan Rd, Glenview

**Steve Tyrpak**, RE/MAX Villager, 1245 Waukegan Rd, Glenview

**Shannon VanSlyck**, Baird & Warner, 754 W Northwest Hwy, Barrington

**Jamie Jeanne Waryck**, Keller Williams Success Realty, 301 W Main, Barrington

**Hafiz Yaqoob**, RMC Realty Co, 5227 Touhy Ave, Skokie

**Joanna Zaworski**, Koenig & Strey GMAC, 1925 Cherry, Northbrook

## Terminated Members

**Richard Quinn**, ACT Appraisal Inc, 5N447 West Lakeview Circle, St. Charles

**Vilma Manova**, Baird & Warner, 1920 Sheridan Rd, Highland Park

**Olga Nudell**, Baird & Warner, 1900 Waukegan Rd, Glenview

**Jackie Guest**, Barrington Realty Company, 145 W Main St, Barrington

**Young H. Park**, Best Choice Real Estate Inc, 1216 E Central Rd Ste 100, Arlington Heights  
**Azhar Pirezada**, Century 21 Marino Inc, 5800 Dempster St, Morton Grove

**Eileen Abat**, Coldwell Banker, 1420 Waukegan Rd, Glenview

**Lynn Blache, Ann Dubinet**, Coldwell Banker, 280 Deerpath, Lake Forest

**Jeanne DeSanto, Ronald Reda, Cassandra D. Warren**, Coldwell Banker, 303 E Main St #101, Barrington

**Ellen Eberle**, Coldwell Banker, 2929 Central St, Evanston

**Sharon G. O'Rourke**, Coldwell Banker, 1330 Shermer, Northbrook

**Laurie Palinsky**, Coldwell Banker, 1508 Sherman Ave, Evanston

**James W. Solon**, Coldwell Banker, 1420 Waukegan Rd, Glenview

**Ray Soofiani, Masha D. Veidenbaum**, Coldwell Banker, 350 Linden, Wilmette

**Juanita Vanoy Jordan**, Coldwell Banker, 1893 Sheridan Rd, Highland Park

**Dmitry Mnushkin**, Dmitry Mnushkin Appraisals, 1028 Sussex, Northbrook

**Michelle Lezotte**, Koenig & Strey GMAC, 2528 Green Bay Rd, Evanston

**Krystyna Nowak**, Leader Realty, 4021 Oakton St, Skokie

**David M. Lee**, Lee Realty, 1006 Ridge, Wilmette

**Laura Prokofieva**, Prime Realty Group Inc, 9351 Milwaukee, Niles

**Larry G. Benjamin, Tom Choi, Julie Ann Hernandez**, Prudential Preferred Property, 3115 Dundee Rd, Northbrook

**Sarah L. Unterschutz**, Prudential Stonegate Realty, 33 W Higgins Rd Ste 500, South Barrington

**Joanne Hyun, Hyojong Jang**, RE/MAX On The Shore, 340 Ridge Rd, Wilmette

**Anita M. Zabielski**, RE/MAX Unlimited Northwest, 1 First Bank Plaza Ste 103, Lake Zurich

**Nada Kuzmanovic**, Richter Realty Group Inc, 1040 S. Milwaukee Ave Ste 250, Wheeling

**Hartley Humphreys**, Smart Realty, 1227 Dodge Ste B, Evanston

**Rene Brodacz**, Starck & Company, REALTORS, 222 E Main St, Barrington

## New Offices

**Amy Perkins**, 201 Lockerbie Ln, Wilmette  
Robert W. Spaulding, **RWS Development Group**, 925 N Franklin Ave, Palatine

## Office Changes

**Terri Landa** in Barrington is now Realty Source

## Reinstatements

**Maria Krull**, Keller Williams Success Realty, 301 W Main, Barrington

**Heung K. Choi**, New Star Realty, 5132 Pratt Ave, Skokie

**Amy Perkins**, Amy Perkins, 201 Lockerbie Lane, Wilmette

**John Hetzler**, Prairie Shore Properties, 2110 Central St, Evanston

**Maria Karis**, Estate Properties, 333 Skokie Blvd #103, Northbrook

## In Memoriam

**Annette Stahnke**

Coldwell Banker  
1508 Sherman Ave  
Evanston

## MEMBER BENEFIT REFERENCE INDEX

### Health Insurance

National Assoc. of Self-Employed  
Ron Shapero 312-337-7133  
Castle Group 559-8100  
NAR [www.narhealth.com](http://www.narhealth.com)

### Investment Counseling

GCG Financial, Inc  
Mark Tauber  
847-457-3073  
[mark.tauber@gcgonline.com](mailto:mark.tauber@gcgonline.com)

### Car Purchase

Chrysler/Jeep  
[www.realtor.org](http://www.realtor.org)

### Car Rental

Alamo Rent-A-Car 800-539-2322  
Rate Code BY ID#BY428299

### Client Closing Gifts

Chicago Botanic Garden Memberships  
Nancy Koberstein  
847-835-8215; 847-835-8923 fax

### Courier Service

Timely Courier  
Michele DiMaio/Fred Cisarik  
847-434-1090

**Need Information? Call  
Northbrook, 847-480-7177  
or Barrington, 847-381-7827  
or visit [www.nsbar.org](http://www.nsbar.org)**

# More Member/REALTOR® News

## Office Transfers

**George A. Olson**, from Coldwell Banker, 1330 Shermer Rd, Northbrook to Prudential Preferred Property, 3115 Dundee Rd, Northbrook

**Eugene Tkachenko**, from Prime Realty Group, Inc, 9351 Milwaukee Avenue, Niles to New Century Realty Inc, 1921 Lake Ave, Ste D, Wilmette

**Doreen K. Rau**, from Coldwell Banker, 552 Lincoln Ave, Winnetka to Prudential Preferred Property, 850 Green Bay Rd, Winnetka

**Doraine Heftel**, from Coldwell Banker M&M, 45 Huntington Lane, Wheeling to Koenig & Strey GMAC, 2630 Valor Dr, Glenview

**Tamara Kasey**, from Coldwell Banker, 586 Lincoln Ave, Winnetka to The Hudson Company, 903 Green Bay Rd, Winnetka

**Theresa Smith Hofflander**, from Koenig & Strey GMAC, 825 S Waukegan Rd, Lake Forest to Baird & Warner, 207 E Westminster, Lake Forest

**Donna V. Dugan**, from Coldwell Banker, 303 E Main St. #101, Barrington to Keller Williams Success Realty, 301 W Main, Barrington

**Marcia Dwyer**, from Coldwell Banker, 2929 Central St, Evanston to Coldwell Banker, 552 Lincoln Ave, Winnetka

**Jeanette Harris**, from Koenig & Strey GMAC, 601 Green Bay Rd, Wilmette to Next Chicago Realty LLC, 363 W Erie 5th Fl East, Chicago

**Marina Kolobayeva**, from Capital Realty Inc, 1766 Hintz Rd, Wheeling to RE/MAX North, 3100 Dundee Rd 915-916, Northbrook

**Iryna Shkrobach**, from Capital Realty, Inc, 1766 Hintz Rd, Wheeling to American Real Estate Services, 20594 N Milwaukee Ave, Deerfield

**Marie Stallone**, from Coldwell Banker, 303 E Main St #101, Barrington to Keller Williams Success Realty, 301 W Main, Barrington

**Douglas J. Wakeley**, from ERA Countrywood Realty Inc, 39 S Barrington Rd, Barrington to RE/MAX of Barrington, 306 W Northwest Hwy, Barrington

**Irwin L. Weinberg**, from Dome Realty, Inc, 6015 Dempster St, Morton Grove to Jay C Realty Inc, 4652 Oakton, Skokie

## Sales Strong in 2004

NAR Chief Economist David Lereah predicts that, while existing and new home sales will be slightly lower than last year's record numbers, the real estate market will still remain strong throughout 2004. The 30-year fixed-rate mortgage is expected to gradually increase to 6.6% by year's end, hurting lower-income buyers.

## Eleven Indicted in Mortgage Scheme

On April 14, a federal grand jury handed down indictments to 11 co-conspirators in the Chicago area who are charged with bilking mortgage lenders and title insurers out of nearly \$10 million through fraudulent real estate closings involving property in Barrington, Vernon Hills, Gurnee, Crystal Lake, Lake Zurich and other suburbs as well as Chicago.

According to Assistant U.S. Attorney Scott Verseman, the players in the scam would secure a mortgage for a piece of real estate and then set up a sale of the property to another member of their ring. After presenting a fake "mortgage release" document—indicating that the lender had released its claim—the suspects would collect funds for the full amount of the "sale" from the title companies.

The 11 were indicted on charges of wire fraud, mail fraud, and money laundering. The mail- and wire-fraud charges carry a maximum penalty of 30 years in jail, a \$250,000 fine and restitution. Money laundering is punishable by up to 20 years in jail and a \$500,000 fine. *Source: Chicago Tribune and Northwest Herald*

## Illinois Housing Stats

Existing single-family home sales were up 11.5% in March compared to March 2003. Median existing single-family home price increased 3.5% from \$164,200 in March 2003 to \$170,000 in March 2004. *Source: IAR Weekly Connection*

## New IAR Career Site

The Illinois Association of REALTORS® has revamped the Careers section of its Web site. Information, including links to the candidate handbooks, is available for salesperson, broker and appraiser candidates. Start by going to [www.illinoisrealtor.org](http://www.illinoisrealtor.org).

## New HUD Rule for Reverse Mortgages

As of April 26, seniors who want to refinance their reverse mortgages to take advantage of recent equity gains will be able to do so without paying for additional FHA insurance. Borrowers previously were charged 2% of their home's new value when they refinanced, after having already paid either 2% of property value or 2% of the regional FHA loan limit—which ever is less—when they obtained the original loan. In addition, borrowers refinancing within five years of the original loan as well as those whose gains are five times more than the refinancing costs are no longer required to attend counseling sessions.

The National Reverse Mortgage Lenders Association reports loan volume in this niche surged 39% in the last fiscal year. *Source: Kathy Chu, Dow Jones Newswire (4/15/04)*



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## NSBAR.ORG

Want to find out how to email your listings? Go to <http://nsbar.org> and click on "Technology" located on the left of the screen. Once in the Technology section click on "MLS How To...". Here I have listed all the different ways to email listings. Each program that you use or would like to know how to use has step by step instructions with screen shots.

## MSLNI Tips

Now that the recalculations of Market Time for both the Archived and Current databases have been completed, it is time to move on to Step 2 - removing Market Time from the 1-line reports and making that the default 1-liner and adding a second 1-line report, with Market Time.

Work on this will start today on RE/Xplorer™. However, the initial stage is just to add the title "1-line Report w/MT" below the current 1-line Report. The 1-line report will still show Market Time but FNIS will be removing this data field "on the fly" starting at Property Type 17 and working backwards from there. Once modifications to RE/Xplorer™ have been completed, work will begin along the same lines on Compass® 1-line reports.

So, if you get comments saying that both 1-line reports look the same, this is the reason why. It is anticipated that all 1-line report changes will be completed by the end of next week at the latest.

## Photo Notes

Agents can now order Virtual Imaging Corp. virtual tours online at [www.v-i-c.com/mlsni.asp](http://www.v-i-c.com/mlsni.asp). If the property you are selling is difficult to locate, please call or fax the photo department with specific details. The photographers do not receive the remarks section. Phone 630-955-0011 or fax 630-955-0353

If a photo is requested for new construction please make sure that the property has an address or a lot number that is visible. The photographer's shoot list is disbursed by area number so make sure the area number is correct at time of input. Any corrections made to the area number or address after 4:00pm of day of input should be reported to the photo department to help prevent a wrong photo from being taken.

## Broker/Office Info

The following Koenig & Strey GMAC offices have terminated their memberships in MLSNI effective at the end of the day, Wednesday, April 28, 2004: Lake Forest West; Lake Forest East; Deerfield; Northbrook; Glenview, The Glen in Glenview; Wilmette; Winnetka.

## MAP Tips

**MAP Shortcut.** Here are the steps to create a shortcut on your desktop to go directly into the Tempo system:

1. Go to <http://map.marketlinx.com> and the log in screen will appear. Do not log in.
2. Click on Cancel and the page will now say "You are not authorized to view this page".
3. At the top left of the browser window click on File, go down to Send then move to the right and click on Shortcut to Desktop. It may seem as if nothing happened.
4. Close the browser window and you will see a new icon on your desktop that is named "You are not authorized...". Now, right click on the icon (a menu will appear) and left click on rename in the list.
5. The text for the icon will be highlighted and all you have to do is start typing M A P and then tap the enter button on your keyboard and you will have renamed the icon to MAP.
6. You're done. Double click on your new icon and the log in screen will appear.

**AOL and MAP.** If you access MarketLinx directly through AOL, the MarketLinx program may not respond properly and may give you inaccurate results. You must follow these special instructions to use AOL. After getting on-line with AOL, minimize (do not close) the AOL program.

Double-click on the MarketLinx shortcut on your desktop. It will automatically open Internet Explorer and take you to the MAP MLS home page, then click on the MarketLinx/Tempo login. If you do not have the shortcut, double-click on the "Blue E" to open Internet Explorer on your desktop.

You must use the Internet Explorer browser and not the AOL browser to access MarketLinx and the Realist Tax application. Once Internet Explorer is open, type in the MAP MLS address. After logging in with your Public ID and Private ID, you will be able to access MarketLinx and Realist. When you are finished in MarketLinx/Tempo, you can close the Internet Explorer window and maximize your AOL window to go back to AOL.

**AOL.** From Leo Laporte come the following AOL tips. You can finally use Outlook and OE to read email from your AOL email account. AOL users have been plagued for years by an outdated email system that lacked basic features offered by Outlook and other email clients. But on April 5 America Online began offering IMAP access to AOL email (Keyword: Open Mail Access).

# More Steve's Street

Now you can use any IMAP-capable email program, including Outlook, Eudora, Entourage, and Outlook Express, to read and write your AOL email. Hallelujah! Set up your new account as usual. Here are the AOL IMAP and SMTP server addresses.

imap.aol.com (port 143)  
smtp.aol.com (port 587)

Use your AOL screen name and password (not AIM password) to log in. The SMTP server requires authentication to send mail. Don't worry. A helpful AOL member has a page set up to walk you through everything. <http://members.aol.com/adamkb/aol/mailfaq/imap/>

## Computer Terms

**Gmail.** Gmail is a free, search-based webmail service that includes 1,000 megabytes (1 gigabyte) of storage. The backbone of Gmail is a powerful Google search engine that quickly recalls any message an account owner has ever sent or received. That means there's no need to file messages in order to find them again. When Gmail displays an email, it automatically shows all the replies to that email as well, so users can view a message in the context of a conversation. There are no pop-ups or banner ads in Gmail, which places relevant text ads and links to related web pages adjacent to email messages. <https://gmail.google.com>

**DVD Formats.** When DVD technology first appeared, users were simply popping DVD discs into their DVD players to watch movies. But just as compact disc technology evolved so that users could record and erase and re-record data onto compact discs, the same is now true of DVDs. But with so many different formats— DVD+R, DVD+RW, DVD-RAM, DVD-R, DVD-RW, DVD-ROM—how do

**DVD+R and DVD+RW.** DVD+R and DVD+RW formats are supported by Philips, Sony, Hewlett-Packard, Dell, Ricoh, Yamaha and others.

**DVD+R** is a recordable DVD format similar to CD-R. A DVD+R can only record data once and then the data becomes permanent on the disc. The disc can not be recorded onto a second time.

**DVD+RW** is a re-recordable format similar to CD-RW. The data on a DVD+RW disc can be erased and recorded over numerous times without damaging the medium. DVDs created by a +R/+RW device can be read by most commercial DVD-ROM players.

**DVD-R, DVD-RW and DVD-RAM.** These formats are supported by Panasonic, Toshiba, Apple Computer, Hitachi, NEC, Pioneer, Samsung and Sharp. These formats are also supported by the DVD Forum.

**DVD-R** is a recordable DVD format similar to CD-R and DVD+R. A DVD-R can only record data once and then the data becomes permanent on the disc. The disc can not be recorded onto a second time. There also are two additional standards for DVD-R disks: DVD-RG for general use, and DVD-RA for authoring, which is used for mastering DVD video or data and is not typically available to the general public.

**DVD-RW** is a re-recordable format similar to CD-RW or DVD+RW. The data on a DVD-RW disc can be erased and recorded over numerous times without damaging the medium. DVDs created by a -R/-RW device can be read by most commercial DVD-ROM players.

**DVD-RAM** discs can be recorded and erased repeatedly but are only compatible with devices manufactured by the companies that support the DVD-RAM format. DVD-RAM discs are typically housed in cartridges.

**DVD-ROM.** DVD-ROM was the first DVD standard and is a read-only format. The video or game content is burned onto the DVD once and the DVD will run on any DVD-ROM-equipped device.

## Cool Sites

<http://www.spywareguide.com/>  
The Spyware Guide was created to provide an all inclusive and updated resource on spy ware applications, what they do and how they're used. These resources include: which software applications can detect and defeat spyware, an extensive database of all known spy software and adware applications and contact information as well as other privacy related products. As the spy versus spy battle rages on we have decided to document this fascinating battlefield. <http://www.sba.gov/training/juststart.html>

The United States Small Business Administration has a list of information; Business Plan Workshops, Identify Your Target Market, Analyze Profitability, First Step Review, Building Your Brand, Analyze Your Competition, Promoting Your Business and much more. users know which DVD format is compatible with their existing systems, and why are there so many different formats for DVDs? The following information sheds some light on DVD's different flavors, the differences between them and the incompatibility issues that the differing technologies have sprouted.

The crucial difference among the standards is based on which manufacturers adhere to which standards. Similar to the old VHS/Beta tape wars when VCRs first hit the markets, different manufacturers support different standards.

# June Birthdays

1	6	Lee C. Eddy	21	26
Susan Behrmann	Terry L. Anderson	Sue Ewers	Marco Chou	Michael Boyer
Daniel J. Dooley	Peter Dedes	Mary Anne Fowler	Gloria Gaschler	Erin B. Dickerson
Mark Johnson	Thomas E. Johnson	Mitzi Gibbs	Donna Gritton	Lawrence M. Gomberg
William McClure	Jack Kulas	Alfred W. Kantner Jr	Harvey Hoffman	Haijung Emily Kim
Ashwin Patel	Kurt J. Murray	Katherine Kingsley	Brian J. Miller	Barb Lawrence
Marion Sherman	Zoe Simond	Anne McGarry	Kulwarn J. Singh	Angela M. Mrowiec
Alicja Skibicki	7	Norman Ring	Maria Louisa L. Valle	Helene O'Hara
Mary Tam	Beatrice Borland	William A Walsh	Betterose Widran	Virginia Phillips
Christine Turpin	Laura Collyer	14	Rita Williams	Gabor Puska
Elaine Waxman	Lisa Hathaway	Ellen Davis	22	Michael E. Stude
2	Lisa Hilgenberg	Sandra Goldberg	Sandra Bravata	Monica P. Zumarraga
Elizabeth Agins	Anna Kaparis	Tan Hao	Mary Kay Brunner-Dasse	27
Julie Deutsch	Yeong-Suk Lee	Lucy P Meehan	Paula Carroll	Lisa Davis
Andria B. Gillespie	Joyce Rubin	Jacob F. Zaretsky	Vivian Israel	Darryl Feder
Lolita Kasik	Leslie Rukin	Lillian Zilban	Dean N. Kallianesis	Helen G. Gilbert
Kathleen McIntyre	Dolores Sharlot	15	Eugene Kim	Annette Logan
Azadeh Nadimi	8	Allen Andreasen	Cheri J. Moloznik	Karen Long
Doug Needler	Andrew J. Korn	Susan Levine	Paula Moss	Barbara Purcell
Ralph Rosedale	John T. Mathew	Michael C. Schuch	Meir Rotstein	Deborah Reeves
Jolanda Ruege	Thomas A. Mitchell	Gene Volfson	Joan E. Shin	Oksana Vynnychuk
Alex J. Samoylovich	9	16	23	Dawn M. Wheldon
Betty Tsai	Joan Kelly	Eve Bremen	Kseniya Dudko	28
Cynthia C. Whybrow	Alex Kravetz	Lynne Butler	Margaret R. George	
Holly J. Womack	Geraldine Peterson	James Diamond	Beatriz Guzman	Mary Catherine Burke
3	John C. Regan	Rosemary Duffy	Cameel A Halim	Hardial S. Deol
Carol Holler Bubala	Zoya Sadkhin	Soonin Hong	Svetlana Kordonsky	Irene D. Larimer
Sally Floberg	Richard Tripple	Esther Kapetansky	Marilyn Luczak	Rosanne O'Donnell
Alexandra Gibbs	10	Kelly McInerney	Stephen Packard	29
Morris Green	Barbara Bauer	Pat Purcell	Diane Zalusk	Rae Berneman
Mathai John	David Braun	Connie J. Tripple	24	Benjamin
Jackie Rhee	Gary Fishkin	17	Gregory Berdyshev	C Bryce Fuller
Marjorie Rissman	Charlie Horwitz	Valerie E. Curran	Karen Cundiff	Jeannette D. Halliday
Virginia Trux Thomas	Julie A. Jensen	Paige Dooley	Linda Jacobson	Dorraine Heftel
4	Pat Kazek	Joyce Falanga	Alice Scifo	Sandra Limacher
Jon R. Bogie	Sunny H. Kim	Evan Kane	25	Grazyna Matejaszczyk
Igor Khayenko	Samuel Kim	David Kang	RoxAnne Abbamonte	Sherry Schroeder
Barbara Kornblatt	William J. Melody	Matt Schmitt	Mari M. Bertog	30
Arlene D. Larsen	Steven Pasquesi	Dan Streiff	Joan Broderick	Olga Adanina
David R. Nash	Scott Patterson	Paul J. Wells	Janice Hazlett	Margaret Goss
Julie Naumiak	Diane Salem	18	Mary Ann Kenmotsu	Jerry Johnson
Beth Ford O'Grady	Pete Schroeder	Aleksandr Katsman	Tamara Levitin	Jerry Mulick
Michael Schumacher	11	Albert Solovey	Donald C. Middlebrook	Dina Svistunov
Dore Tigerman	Carol A. Buckhave	Norma Tan	Dan Roenna	Gregg Swanson
Karl Vogel	John F. Cloutier	19	Dolly Tsimin	Bill Tsalgis
5	Alexander Danilov	Barbara Amdur	Beata Vaynberg	Simon Tsipursky
Husain Fakhri	Patricia DeNoyer	Jeannine Cleary		Phyllis Wallach
Albert Gaskin	Robert E Heiberger	Jack Cohen		Jay Weitzman
Maria Giurovici	Amorette	George A Dadian		
Polina Gluzman	Humphreys	Diane M. Falk		
John Grant	Patricia McLin	Cary Halpin		
Edith K. Jasser	Jean Royster	Lori Jozwiak		
Sonata Kauniene	Ruth Thiel	Tracy McBreen		
Neil B. Legner	12	Theresa Tuffner		
Francie Paul	Michael S. Garrette	20		
Howard B. Richter	Kiki Hoener	Annette Blumberg		
Allen Rodriguez	Erika Kyle	Mary Ann Dooley		
Doris Schyman	Marguerite S.	William N. Kashul Jr		
Rachel Warren	McKenna	Annie Kern		
	Sun Ae Nho	Barbara Klein		
	Lorna Widdes	Katie Traines		
	13	Daniel L. Yokas		
	Marian D'Ambrose			
	Chris Downey			

**All members are invited to attend the Commercial Forum's meeting on June 9, 11:30AM-1:30PM. Featured speaker will be Kevin Kete, on "IRC Section 1031: A Commercial's Broker Need-to-Know." There is no charge for this program.**

# Education/Event Update

Class	Date	Start/End	Speaker	Location
<b>Star Track</b> New Member Orientation*	June 7	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Commercial Forum--Section 1031 Exchanges	June 9	11:30AM-1:30PM	Kevin Kete	Northbrook Classrm
<b>CE: Commercial Real Estate: Effective Techniques for Selling a Business</b>	June 14	9AM-12PM	James Korreck	Northbrook Classrm
<b>Luxury Home Marketing Course</b>	June 24, 25	9AM-4PM	Laurie Moore-Moore	Northbrook Classrm
<b>ABR: Accredited Buyer Rep</b>	June 28,29	8:30AM-5PM	Lynn Madison	Northbrook Classrm
<b>Foundations for Success</b>	July 8, 9, 15, 16	8:30AM-5PM	Lynn Madison/Lori Cox	Northbrook Classrm
<b>Star Track</b> New Member Orientation*	July 12	8:30AM-4PM	Penza/Volkodav	Northbrook Classrm
<b>Star Track</b> New Member Orientation*	Aug 2	8:30AM-4PM	Penza/Volkodav	Northbrook Classrm
<b>Broker Training: Adv. R.E. Princ.</b>	Aug 16,23	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
<b>ABR Elective: Negotiating</b>	Aug 20	8:30AM-4PM	Lynn Madison	Northbrook Classrm
<b>Star Track</b> New Member Orientation*	Sept 13	8:30AM-4PM	Penza/Volkodav	Northbrook Classrm
<b>CE: Mortgage Basics</b>	Sept 17	9AM-4:30PM	Lynn Koscher	Northbrook Classrm
<b>Broker Training: Finance</b>	Sept 20,27	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
<b>NSBAR Awards Lunch</b>	Sept 22	1:00-3:30PM		Chevy Chase C.C.
<b>Star Track</b> New Member Orientation*	Oct 4	8:30AM-4PM	Penza/Volkodav	Northbrook Classrm
<b>CE: Black, White or Gray: Ethical Dilemmas</b>	Oct 8*	9AM-12PM	Marilyn Glazer	Northbrook Classrm
<b>CE: Real Estate Investing 101</b>	Oct 8	1-4PM	Marilyn Glazer	Northbrook Classrm
<b>Broker Training: Sales &amp; Brokerage</b>	Oct 11,18	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
<b>CRS 206: Technologies to Advance Your Business</b>	Oct 14,15		Pat Zaby	Northbrook Classrm

## ETHICS FAIR

<b>CE: May the Code of Ethics Be With You</b>	Oct 28*	1-4PM	Bill Schiller	Barrington TBA
<b>CE: May the Code of Ethics Be With You</b>	Oct 28*	6-9PM	Bill Schiller	Northbrook Classrm
<b>CE: May the Code of Ethics Be With You</b>	Oct 29*	9AM-12PM	Bill Schiller	Northbrook Classrm
<b>CE: May the Code of Ethics Be With You</b>	Oct 29*	1-4PM	Bill Schiller	Northbrook Classrm

<b>Star Track</b> New Member Orientation*	Nov 1	8:30AM-4PM	Penza/Volkodav	Northbrook Classrm
<b>Broker Training: Brokerage Admin.</b>	Nov 8,15	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
<b>CE: CORE A License Law/Escrow</b>	Nov 12	9AM-12PM	Marilyn Glazer	Northbrook Classrm
<b>CE: CORE B Agency/Fair Housing</b>	Nov 12	1-4PM	Marilyn Glazer	Northbrook Classrm
<b>Wisconsin Reciprocity Licensing Class</b>	Nov 18 & 19	8AM-5PM	WRA Videotapes	Northbrook Classrm
<b>Star Track</b> New Member Orientation*	Dec 6	8:30AM-4PM	Penza/Volkodav	Northbrook Classrm
<b>CE: Black, White or Gray: Ethical Dilemmas</b>	Dec 2*	9AM-12PM	Marilyn Glazer	Northbrook Classrm
<b>CE: Real Estate Investing 101</b>	Dec 2	1-4PM	Marilyn Glazer	Northbrook Classrm
<b>CE: CORE A License Law/Escrow</b>	Dec 3	9AM-12PM	Marilyn Glazer	Northbrook Classrm
<b>CE: CORE B Agency/Fair Housing</b>	Dec 3	1-4PM	Marilyn Glazer	Northbrook Classrm
<b>Broker Training: Contracts &amp; Convey.</b>	Dec 13,20	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
<b>Foundations for Success</b>	Jan 6, 7, 13, 14	8:30AM-5PM	Lynn Madison/Lori Cox	Northbrook Classrm
<b>Star Track</b> New Member Orientation	Jan 10	8:30AM-4PM	Penza/Volkodav	Northbrook Classrm
<b>CE: Mold--What Agents and Consumers Need to Know</b>	Jan 21	9AM-12PM	Larry Schwartz	Northbrook Classrm
<b>CE: At Home with Diversity</b>	March 18	8:30AM-5PM	Lynn Madison	Northbrook Classrm

**\*Fulfills the NAR Ethics Requirement for 2001-2004.**

**OBRE license renewal requirements include CORE A, CORE B and six elective hours. An updated list of continuing education classes currently scheduled through 2004 is available at [www.nsbar.org](http://www.nsbar.org). All C.E. courses are open to both brokers and salespeople.**

**Price for each three-hour C.E. class is \$39 members/\$69 non-members.**

**Register online at [www.nsbar.org](http://www.nsbar.org) or call the Automated Registration Desk at 847-714-0292.**

# WCR North Shore Chapter

On **Thursday, June 10**, the North Shore Chapter of the Women's Council of REALTORS® will meet at the Birchwood Club, Highland Park. Networking begins at **11:30AM**, with lunch and meeting at noon. Guest speaker on "Business Etiquette and Protocol" will be Kate Chahmirzadi, principal of Midwest Protocol. Kate will provide tips on how to improve your overall image just by following a few simple guidelines. She will also discuss the differences between business and social etiquette. Reservations at \$25/member and \$30/guest should be sent to Patricia Ortseifen at 847-940-2753 or Patricia@Ortseifen.com, no later than **Friday, June 4**. Sponsor will be attorney Marianne Fleisher.

*Remember: WCR is not just for women—it's for all members who appreciate the value of networking and information exchange!* Interested in joining WCR? Just print and complete the application form that appears at [www.nsbar.org](http://www.nsbar.org) and send it with your dues payment to Sharon Kessel, VP Membership, at the address provided on the form.

## WCR Calendar

**July 8**  
"Credit Scoring and Identity Theft"  
Michigan Shores Country Club,  
Evanston

**August 12**  
"Culinary Delights"  
Kendall College,  
Evanston

## NSBAR Honors . . .

Michael Mileykovsky is now a Certified International Property Specialist (CIPS), and Catherine Hoffman is an Accredited Buyer Representative (ABR). Sarah Langridge has earned the e-PRO designation. IAR President's Club award recipients this month are Jennifer Black, Silver Award; Katy Elliott, Diamond Award; and Galina Iklov, Garnet Award. Galina Iklov has received the Garnet award for three consecutive years, and is therefore awarded Life Membership in the President's Club. Congratulations to all!

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