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North Shore - Barrington Association of REALTORS®



NSBAR Certificate Program

Chuck Wiercinski had an enthusiastic audience on Feb 9 for the first class in NSBAR's Certificate in Commercial Real Estate Practice program. The kickoff class was *Introduction to Commercial Investment Real Estate* and offered three elective hours of continuing education credit. The remaining four classes in the program also offer three elective hours of C.E. credit per class. All classes will be conducted on Mondays, from **9AM to noon**. There are no prerequisites for any of the classes, and all members are invited to attend. All five classes must be successfully completed to earn the NSBAR Certificate in Commercial Real Estate Practice, but any class can be taken just for the valuable content it offers. Why not try one out? Call 847-480-7177 to register. The remaining commercial classes are:

- March 8** *Commercial Real Estate Finance*
- April 12** *How to Analyze Leasing Alternatives*
- May 10** *Commercial Real Estate: Smart Marketing Practices*
- June 14** *Techniques for Selling a Business*

Another New Class March 8

FI 1199: The Financial Decisions of Divorce will be offered for the first time on Monday, **March 8**, from **1 to 4 PM**. This class provides three elective hours of C.E. credit. The class was created by instructor Sara Stolberg, CFP, CDP. Divorce is a traumatic experience—financially as well as emotionally. This course covers the financial issues that arise during divorce, including the various types of support; tax issues of support; bankruptcy and divorce; the role of attorneys, financial planners and accountants in divorce; CMAs in divorce situations; and questions clients may ask before, during and after a divorce. Call 847-480-7177 to reserve your place.



*NSBAR Chair Gary Jensen chatted with former NSBAR board member Allyson Hoffman at a holiday party in December. Perhaps Gary is congratulating Allyson on the publication of her book, *How to Make Your REALTOR® Get You the Best Deal: Illinois Edition*, co-authored with Ken Deshaies and published by Gabriel Publications. Copies are for sale at the NSBAR REALTOR® Store.*

NSBAR Congratulates...

Dawn McAnaney, manager of Baird & Warner's Winnetka office, is the first recipient of the Roxane Malo Scholarship for Leadership, established by the North Shore -- Barrington Association of REALTORS® in tribute to Roxane's personal commitment to REALTOR® leadership. Dawn used the scholarship to attend the IAR Leadership Training Academy in January.

It's the Rule

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

Every listing in MLS must be available to show that very moment. You are not allowed to place a new listing in the service on Thursday and then say it is not available to show until Tuesday. If the property can not be shown at that moment you must flag the listing as TEMP.

Cooperation and Compensation. Definition of cooperation from NAR:

The obligation to cooperate, established in Article 3 of the Code of Ethics, relates to a REALTOR'S® obligation to share information on listed property and to make property available to other brokers for showing to prospective purchasers when it is in the best interest of the seller. An offer of cooperation does not necessarily include an offer to compensate a cooperating broker. Compensation in a cooperative transaction results from either a blanket offer of subagency made through MLS or otherwise, or offers to compensate buyer agents, or, alternatively, individual offers made to subagents or to buyer agents, or other arrangements as negotiated between listing and cooperating brokers prior to the time an offer to purchase is produced.

For some reason, those who hold a real estate license seem to think the license gives them an automatic right to half of the listing office's commission under every circumstance. WRONG! You must be invited to receive compensation if it results in a successful transaction. MLS definition is an agreement of cooperation AND compensation. That means listings in the MLS are offering compensation to those in MLS – not to the world. If you wish to receive compensation from a listing that is not in the MLS to which you have legal access, then you should ask IF you may show and IF you bring a buyer can you get paid and how much.

To save many later headaches, when someone who is not a member of the MLS in which you have a listing asks to show that listing, why not let them know up front what you are willing to pay? I guarantee you, in a situation like that, the other agent does not know they are supposed to ask.

Don't forget, if you have a company policy restricting who may work on your listings you must reveal that information PRIOR to signing a contract.

I want to see . . . A buyer calls to make an appointment to view your listing. What is the first question you should ask? "Are you currently a party to an exclusive agreement?" If they say yes, send them back to their agent.

Standard of Practice 16-13.

All dealings concerning property exclusively listed, or with buyer/tenants who are subject to an exclusive agreement shall be carried on with the client's representative or broker, and not with the client, except with the consent of the client's representative or broker or except where such dealings are initiated by the client.



Before providing substantive services (such as writing a purchase offer or presenting a CMA) to prospects, REALTORS® shall ask prospects whether they are a party to any exclusive representation agreement. REALTORS® shall not knowingly provide substantive services concerning a prospective transaction to prospects who are parties to exclusive representation agreements, except with the consent of the prospects' exclusive representatives or at the direction of prospects. (Adopted 1/93, Amended 1/04)

OBRE Disciplinary Actions

Real Estate Division

Berwyn. 12/18/03 Real estate broker reprimanded and fined in the amount of \$2,500 for failing to deposit earnest money the next business day following the transaction and disbursing earnest money without obtaining written authorization from all parties. Broker must also complete continuing education requirements.

Highland Park. 11/21/03 Real estate salesperson reprimanded and fined in the amount of \$1,500 for engaging in the unlicensed practice of real estate during at least two separate periods of time while her license was expired, for failing to disclose in writing to all parties to a transaction her status as a licensee, and failing to provide documents to the Office of Banks and Real Estate after receiving a written request. Salesperson is also prohibited for a period of two (2) years from becoming a self-sponsored broker and is required to again complete and pass a test for the 45-hour salesperson course.

Appraisal Division

Norridge. 12/17/03 Respondent was assessed \$10,000 civil penalty for engaging in the unlicensed practice of real estate appraisal.

Glenview. 11/19/03 Application for an associate appraiser license denied for cheating on the associate appraiser licensing exam.

IL Home Sales Record

According to the Illinois Association of REALTORS®, 2003 was a record year for home sales in Illinois, with Dec 2003 sales up 1.8% over Dec 2002 sales. The number of single-family sales increased 5.3% from 2002, with the number of condo sales in the Chicagoland PMSA up a remarkable 11.7% in Dec 2003 over Dec 2002. Median price for a single-family existing dwelling rose 5.2% to \$171,800 in Dec 2003 from a record \$163,300 the prior year. Record low mortgage rates are a continuing factor in the housing boom.

NAR Reports Record

2003 was a record year for home sales nationally, according to NAR. 2003 saw a total of 6.1 million existing-home sales, up 9.6% from the record of 5.56 million sales that was set in 2002. The average 30-year conventional fixed-rate mortgage was 5.88% in December; average for all of 2003 was 5.83%, the lowest annual average since Freddie Mac began tracking interest rates in 1971. Areas that saw the greatest price increase in Dec 2003 over Dec 2002 were the West (up 16.4% from a year earlier), and South (up 10.7%).

Mies House Saved

Preservation groups have completed the \$7.5 million purchase of the Farnsworth House, an Illinois landmark designed by Ludwig Mies van der Rohe and located near Plano, IL. The house was completed in 1951 as a weekend retreat for Dr. Edith Farnsworth of Chicago.

After the State of Illinois scrapped plans to buy the house for \$7 million, it was put up for sale. The Landmarks Preservation Council of Illinois, one of the groups that purchased the house, plans to operate it as a museum. *Source: REALTOR® Magazine Online, Jane Adler*

WCR Lunch Meeting

The North Shore Chapter of the Women's Council of REALTORS® will meet **March 11** at the Evanston Golf Club, 4401 W. Dempster, Skokie. Guest speakers will be Larry Malvin of Malvin Photography and Video Home Tours, and NSBAR Information Systems Director Steve Volkodav.

Larry and Steve will demonstrate what digital photography is all about—from how to take a photo to how to upload the image to a document for email or MLS. You are invited to bring your digital camera to this “hands-on” presentation. Networking begins at 11:30. Cost is \$25/members, \$30/guests. Call Patricia Ortseifen at 847-940-2753 for reservations by March 8.

Chicago Homebuyers Get Assist from Magic

The home loan center opened by Washington Mutual and Johnson Development in the West Loop of Chicago in January issued \$38 million in mortgages in its first two weeks of operation. The partnership of the second-largest mortgage lender in the country and former NBA star Earvin “Magic” Johnson opened a second home loan center in late January in Chicago's Chatham neighborhood. A third will open in Rogers Park in April.

The partnership has also opened home loan centers in Harlem, New York City; Washington, D.C.; and Atlanta. The centers provide underserved minority communities with residential financing options that often are not available at many lenders, such as no-down-payment mortgages, free financial counseling pre-mortgage, and assistance from local nonprofit agencies and community groups. As of late January, the partnership had issued a total of \$174 million in mortgages. *Source: Chicago Tribune, Jan 22, 2004*

REALTOR® VIP Program

Marsh Affinity Group Services, a service of Seabury & Smith Inc., is a new REALTOR® VIP Alliance Program partner offering one-stop shopping for health and welfare insurance needs. NAR members and their immediate families are eligible to apply for health, life, dental and disability insurance. Marsh is the largest third-party administrator of association insurance programs in the world. To learn more, call 800-626-6983 or go to www.REALTOR.org/realtorVIP.

Reminder from Rachel

Did you know that your NRDS (National REALTOR® Database System) ID number is printed on your *REALTOR® Magazine* and mailed to you each month? Yes! You can access a wealth of information (and discounts on products and services) at the NAR members-only Web site with your NRDS ID. Simply obtain your NRDS ID from the address area of your *REALTOR® Magazine* (it's printed above your name). Then, go to www.realtor.org and click “My Account” at the top of the page. — *Rachel Struchen, NSBAR Office Administrator*

March 15 and 29
8:30 AM - 5 PM

Sales & Brokerage Broker Training Class

3 Hours Elective 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.

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

Education

Education Director Martha R. Williams, e-PRO



C.E. Shedule Picks Up Speed

The NSBAR C.E. calendar for March and April includes familiar names like Lynn Madison, Kerry Kidwell, Marilyn Glazer and Bill Schiller, as well as Frank Bella, Chuck Wiercinski and newcomer Sara Stolberg (*see page 1 article*). Brokers must complete 12 hours (including two three-hour CORE classes) before April 30. If you did not receive your license renewal form, download one from the OBRE Web site at www.obre.state.il.us, or visit an NSBAR office. Note: *Every* C.E. class is open to both brokers and salespeople. Salespeople have until April 30, 2005, to complete their requirements, but can take classes now for credit.

Home Study Competitively Priced

NSBAR has a 12-hour C.E. Home Study package priced at just \$69. You can download the course materials from www.nsbar.org by clicking on the Education tab at the top of the page, then selecting “\$69 Home Study Cont. Ed.” from the chart. Prices range from \$22 for one class that provides three hours of credit to \$69 for four classes that provide the entire 12 hours—and also fulfill the NAR Ethics requirement. If you prefer, you can pick up the class materials at the Northbrook or Barrington offices. Note: You must still come into one of our offices to take a 25-question test for each class. Call 847-480-7177 to make your appointment to take the quizzes.

Free Ethics in Barrington/Northbrook

The Ethics video class will be offered from **1 PM to 4 PM** on Monday, **March 8** and from **9 AM to 12 PM** on Friday, **March 26**. There is no charge to attend this program, which fulfills the NAR Ethics requirement. **NAR requires every REALTOR® (even those grandfathered out of C.E.) to take an Ethics class by Dec 31, 2004.**

Star Track

At the **Feb 2 Star Track Orientation**, 35 new NSBAR members were welcomed to the Board by NSBAR Education Director Martha Williams, who introduced the new members to the NAR Code of Ethics. MLS training was conducted by NSBAR Director of Information Systems Steve Volkodav. Meet the Pro speaker was Marilyn Glazer and lunch sponsor was Sally Mandel of RBC Mortgage.

Thirty-three of the new members completed a survey indicating that five are in the 20-30 age bracket, 12 are 31-40, seven are 41-50, four are 51-60, two are 61-70, and three declined to answer. Twenty-four of the new members were born in the U.S., and others were born in Bulgaria, Europe, India, Korea, Pakistan, the Philippines and the former Soviet Union; one declined to answer.

The new members' previous work experience includes architecture, finance, banking, mortgage brokerage, law, sales, retail, pharmaceutical, technology, engineering, painting, decorating, estate sales, construction management, home inspection and social services, and others have worked as a hairdresser, school nurse, warehouse lift operator, proprietor of a bar/restaurant, flight attendant and music teacher. Their community volunteer efforts are equally impressive.

We'll do our best to provide the classes and networking opportunities needed to succeed in the real estate business. Welcome to the North Shore - Barrington Association of REALTORS® to all of you!

ABR Class Update

Lori Lasday Cox will teach the one-day ABR elective, **Innovative Marketing**, on **March 11**, 8:30AM-4PM. Cost is \$155 for registration by March 4; \$185 after that date. This class does not offer C.E. credit. *Note: Course titles are subject to change. Call 847-480-7177 for information on this class.*

The next two-day **Accredited Buyer Representative** class will be taught by Lynn Madison on **June 28 and 29**. The class will be held from **8:30 AM to 5 PM** and offers three CORE and three elective hours of C.E. credit (six hours altogether). Cost is \$325 if you register by June 21, and \$375 for late registration.

Lynn Madison will teach the new one-day ABR elective **Negotiating** class on **Aug 20, 8:30AM-4PM**. Cost is \$155 for registration by Aug 13; \$185 for late registration. For more information or to register, call 847-480-7177.

All ABR classes are sponsored for continuing education credit by the Illinois Association of REALTORS®.



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Guest Columns

Decluttering a Client's Home

James V. O'Connor

Diplomacy is mandatory when you encourage a client to remove some furniture, thin out closets, and make the basement more welcoming to prospective buyers than to small creatures.

Raise the issue when the client appears receptive, which is usually after you have clarified all the business aspects of selling a home. If you meet resistance, address the most obvious problem first, such as an extra bedroom used as a warehouse. If the homeowners agree, continue your suggestions. Stop if they get irritable, and try again after you have cultivated a trusting relationship.

Determine why the sellers object to changes you feel are critical. Sentimental attachment? Accustomed to living in chaos? A willing wife, but stubborn husband? Often, you can find a solution if you know why they are resisting.

Sometimes the sellers simply don't have the time, energy, ability, or drive to straighten out the closets or clean out the garage. Suggest they speak with a professional home organizer.

Most home organizers do not charge for an initial visit, ideas and cost estimates. Their expert advice will add credibility and support to your own suggestions. Also, they find ways to rearrange or hide clutter that homeowners find acceptable. You can find organizers through the yellow pages, or through www.napo-chicago.org.

*Owner of **Clutter Control**, James V. O'Connor is a life-long resident of Chicago's North Shore, a public relations professional, and an author who has appeared on Oprah, The View, CNN, The Early Show, World News Tonight, and more than 300 other TV shows. He can be reached at his office in Lake Forest at 847-615-5463 and jimo@oconnorpr.com*

Gen Xers to Fuel New-Home Trends

Jessica Swesey, Inman.com

Attention, home builders: 2004 will be the year in which new-home buyers jump the generation gap from Baby Boomers to Generation X, according to Steve Bottfeld, EVP of Las Vegas-based consumer research firm Marketing Solutions. "The evidence we have locally is that we're going to continue to see growth of Gen X buyers in the new-home business, and that will begin to impact what types of homes are being built," he said.

The generation jump was one trend in evidence at the 2004 International Builders Show, held in February in Las Vegas.

Gen X buyers bring other popular trends with them. Bottfeld mentioned home entertainment centers, increased connectivity and replacing backyards with enclosed courtyards in the front of the house as examples. He also identified the emergence of "great rooms," which are taking the place of traditional living rooms, as a Gen X preference. Bottfeld said the traditional living room is a home builder's "dodo bird" that's becoming smaller in size and nearly extinct in some new-home markets. The emerging great room is one large room that enables homeowners to set up the space however they choose.

As living rooms shrink, kitchens are becoming larger as more women are designing them. Bottfeld predicted island kitchens will continue to increase along with the population of female designers. "Kitchens and master bedrooms are what sell the house," he said. "And trust me, women are the home buyers."

Another home-building trend is higher density developments. The urban village concept will become more popular as builders face stricter land-use controls and urban cores simply run out of space. Bottfeld pointed to Summerlin, a master-planned community just outside Las Vegas, as an example of the mixed-use urban village concept. Summerlin encompasses 22,500 acres of land and houses about 30,000 residents. The community boasts mixed-income housing, large areas preserved

for open space, environmental protection measures such as new habitats created for bird life, and public transit access points. The master-planned community has about 16,000 jobs.

A trend known as "green building" also has started catching on with builders. The phrase describes building techniques that are environmentally friendly. Examples include incorporating solar power into a home, water-saving technology and energy-saving appliances.

Not all builders are convinced that green building has caught on with buyers. Randy Lee, a builder and developer in New York, believes the costs of green building and implementing the technology associated with environmentally friendly home designs isn't affordable enough to sway most buyers. Adoption of the products is still low, which causes the costs to be too high. "It would be the rare person who would pay \$10,000 more for a house because it is 'green,'" he said.

Lee, CEO of Leewood Real Estate Group, believes green building will catch on slowly, but at some point as the market expands the techniques will gain adoption. Record low mortgage interest rates over the last few years have helped fuel affordability for more middle- and lower-income home buyers. "That's the trend that's really given home ownership a boost," he said.

Low interest rates also helped jumpstart such emerging markets as immigrants and younger home buyers. Those groups are also shaping trends in new homes.

Go to www.inman.com for more real estate news.

Cold Callers Must Transmit Caller ID

Included in the amendments to the telemarketing sales rule, which created the National Do-Not-Call Registry, is a provision that requires all telemarketers to transmit their telephone number, and where available, their name to a consumers' caller ID service. Effective Jan. 29, anyone who makes cold calls and has previously blocked this information from caller ID services must now make accommodations to comply with this new requirement. For more info, contact Jeanne Delgado, 202-383-1079, jdelgado@realtors.org or see the FTC Press release at www.ftc.gov/bcp/online/pubs/alerts/callerid_alrt.pdf

Source: NAR Internal News Service

EPA Issues Brownfields Liability Guidance

Landowners whose property is contaminated by an environmentally hazardous release from a neighboring site can protect themselves from liability under federal law by proving they did not cause the pollution and are taking steps to stop continuing releases, U.S. EPA says in guidance released Jan. 22. For more info, contact Russell Riggs, rriggs@realtors.org, 202-383-1259.

Source: NAR Internal News Service

NAR Resort Symposium and Workshop in June

March 15 is the early-bird deadline for NAR's Resort Symposium and Workshop, to be held in Cape Cod, Mass., June 9-11, 2004. The workshop enables specialty members to take advantage of resort-specific education and networking opportunities.

Registration fee increases from \$179 to \$209 after the March 15 early-bird deadline. For more info and to access registration form, go to ww.realtor.org/resortswb.nsf/pages/ResortSymposiumWorkshop2004

Source: NAR Internal News Service

NAR Launches Public Awareness Campaign

NAR's Public Awareness Campaign returns to the airwaves this month for the seventh consecutive year with two new television and three new radio ads featuring homebuyers and sellers recounting their real-life marketplace experiences. The ads, which break on network radio the week of Feb. 9 and on network TV the week of March 8, conclude with a consumer call to action: "Ask if your agent is a REALTOR®, a member of the National Association of REALTORS®." A seller spot takes aim at the FSBO market. This year's campaign follows a highly successful season last year. Public support for REALTORS® improved dramatically, more than during any other 12-month period during the campaign. Research found that more consumers than ever believe that using a REALTOR® makes selling a home easier; that buyers and sellers can be confident in using a REALTOR®; and that REALTORS® can more effectively promote the sale of homes than sellers can on their own.

Source: REALTOR® Magazine Online

Proposed IL Law Change

Amid concerns about potential misunderstandings between consumers and real estate practitioners who offer menu-type or limited services, IAR may propose a law change to require minimum service standards for real estate companies. An association task force is currently hammering out the details of a proposal. According to IAR President John Kmiecik, "We want to make sure there is no litigation from buyers or sellers who think they might have been harmed or received less service than they were expecting." Though no such lawsuits have been filed, Kmiecik wants the association to take a proactive approach. He said that he has no problem with nontraditional real estate brokerage business models, but that brokers have to make sure consumers know what they are getting. *Source: Jane Adler, REALTOR® Magazine Online*

Homestore Selects Cendura's Cohesion

Cendura Corp.'s Cohesion 2.0 Application Management Suite has been selected by Homestore to audit and monitor its real estate Web environment. Homestore operates RentNet and Homestore.com, as well as NAR's Realtor.com Web site, and the HomeBuilder.com site of the National Association of Home Builders. Cendura also provides software for VeriSign, PlanetAsia, and LastMinuteTravel.

REEA Offers Instructor Liability Insurance

The Real Estate Educators Association (REEA) is offering its members the Educators Professional Liability Insurance Plan, administered by Seabury & Smith and underwritten by Chicago Insurance Company. Information about cost and coverage can be obtained by emailing reea@amni.net. *Source: REEA News*

Ethics Requirement Deadline Dec 31, 2004

All REALTORS® (without exception) must complete an Ethics class of at least two and one-half hours every four years. The four-year period is the same for all REALTORS®. The first four-year period began Jan 1, 2001 and ends Dec 31, 2004. After that, a new four-year period will start.

Why the emphasis on Ethics? This was a decision of the NAR Board of Directors. Ethics was deemed too important a subject to be left to chance—the chance that a member might take an Ethics class, usually as part of fulfilling a continuing education requirement. The Code of Ethics has been revised over the years and, especially since some members are "grandfathered" out of continuing education, all members must learn of this important part of REALTOR® membership.

Vision

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

Notice

Under the long established policy of the North Shore – Barrington Association of REALTORS®, IAR and NAR:
1. The broker's compensation for services rendered in respect to any listing is solely a matter of negotiation between the broker and his or her client, and is not fixed, controlled, recommended, or maintained by any persons not a party to the listing agreement.
2. The compensation paid by a listing broker to a cooperating broker in respect to any listing is established by the listing broker and is not fixed, controlled, recommended or maintained by any persons other than the listing broker.

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Welcome New Members

New Members

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Donna Agnew, Coldwell Banker, 1508 Sherman Ave, Evanston
Mary Lou Scinto Allen, Coldwell Banker M&M, 4632 Church St, Skokie
Allen Alston, ERA Countrywood Realty Inc, 39 S Barrington Rd, Barrington
Alex Attiah, R.E.I.T. Homes, PO Box 8105, Gurnee
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Jacob Brown, Lakeshore Partners, 2006 Central St, Evanston
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Christian Jamal, Koenig & Strey GMAC, 800 Waukegan Rd, Deerfield
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Inessa Kain, Coldwell Banker, 640 Vernon Avenue, Glencoe
Mustafa Kamal, ResCom Realty, Inc., 3898 Linneman St, Glenview
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Kristen Kass, Orren Pickell Homes, LLC, 2201 Waukegan Rd W285, Deerfield
Kevin Kramer, Coldwell Banker, 1508 Sherman Ave, Evanston
Young Soo Lee, Green Realty, 950 Milwaukee Ave, Ste 331, Glenview
Kevin Leeds, Kevin Leeds, 1611 Crain Street, Evanston
Shelley Sachs Lurie, Milestone Realty, 290 Leonard Wood South #102, Highland Park
Heather Madary, Baird & Warner, 2926 Central St, Evanston
Eileen Malcolm, Orren Pickell Homes, LLC, 2201 Waukegan Rd - W285, Deerfield
Dennis Melton, Century 21 Care Real Estate, 141A S Northwest Hwy, Barrington
Sima Minnikova, Prime Realty Group Inc, 9351 Milwaukee Ave, Niles
Svetla Nedeltcheva, RE/MAX Countryside, 1616 W Algonquin, Hoffman Estates
Elizabeth A. Olson, Coldwell Banker, 2929 Central St, Evanston
Babu M. Philip, Century 21 Marino, Inc, 5800 Dempster St, Morton Grove
Barnett S. Pitzele, Leader Realty, 4021 Oakton Street, Skokie
Michael M. Polk, Baird & Warner, 714 Elm St, Winnetka
Ekaterina Popow, RE/MAX United, 81-B S. Milwaukee, Wheeling
Julia Rea, REA Realty, 9410 Waukegan Rd, Morton Grove
George Sargent, Coldwell Banker, 586 Lincoln Ave, Winnetka
Christoph Schneider, Prime Realty Group Inc, 9351 Milwaukee Ave, Niles
Matthew Schneider, Coldwell Banker, 1420 Waukegan Rd, Glenview
Ewa Sewielski, G & A Realty Inc, 2847 Pfingsten, Glenview
John O. Shammas, Coldwell Banker M&M, 4632 Church St, Skokie
Anthony L. Shoemaker, RE/MAX Villager, 1245 Waukegan Rd, Glenview
Eric Shoemaker, RE/MAX Villager, 1245 Waukegan Rd, Glenview
Petranka Stamatova, RE/MAX United, 81-B S Milwaukee, Wheeling

More Member and REALTOR® News

New Members (Cont.)

Mary Jane Stutz, Renaissance Realty Partners, 225 E Deerpath Ste 132, Lake Forest, IL 60045

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

James Vranas, Alpha Metro, Inc., 5251 W Washington, Skokie

Terese Wallen, Koenig & Strey GMAC, 2630 Valor Dr, Glenview

Ami P. Zeman, Sunset Real Estate, Ltd, 328 Bloom St, Highland Park

New Offices

Gary Aver, RE/MAX Advanced, 740 Waukegan Rd #400, Deerfield

Jerry Conroy, JMC Real Estate Investments Ltd, 1118 Franklin Lane, Buffalo Grove

Patricia DeNoyer, Patricia DeNoyer, 951 Mulford St, Evanston

Albert Fons, Fons Appraisals, 6046 S Troy, Chicago

Edward A. Hauder, Edward A. Hauder, 4555 Covenant Ct, Gurnee

Kevin Leeds, Kevin Leeds, 1611 Crain Street, Evanston

Shelley Sachs Lurie, Milestone Realty, 290 Leonard Wood South #102, Highland Park

Victoria Sintchouk, Victoria Sintchouk, 1640 Maple #904, Evanston

Diane Israel, Willow Ridge Builders II, P.O. Box 2367, Northbrook

New Affiliates

Kevin Fox, Premier Inspectors of America, 1450 E American Ln Ste 1400, Schaumburg

Tina Kayne, Mortgage Master LLC, 40 Skokie Blvd Ste 450, Northbrook

Office Changes

J. S. James & Co in Barrington is now Lake Barrington Realty Inc, and the new managing broker is Peter Consolo. The office of **Laura Schmidt Werner** is now Fielding Properties, Lake Forest. **Jungrul Kim** is now Green Realty, Glenview.

New address for **Prestige Realty Inc** is 840 Wheeling Rd, Wheeling.

New address for **Village Green Realty** is 851 Spruce St, Winnetka.

Richter Realty Group in Buffalo Grove is now American United Realty, LLC, 1040 S Milwaukee Ave, Wheeling.

Reinstatements

Wanda S. Guilmenot (McDuffie), McDuffie Realty, 840 Michigan Ave Ste 5, Evanston

Gloria Sheppard Bliss, Leader Realty, 4021 Oakton St, Skokie

Rene Brodacz, Starck & Company, Realtors®, 222 E Main St, Barrington

Evan Kane, Evan Kane, 1181 Lake Cook Rd Ste G, Deerfield

Jeff Nathan, Building Inspectors Consortium 1510 Old Deerfield Rd Ste 232, Highland Park (affiliate)

Transfers

Thomas Bentle, from Barrington Realty Company, 145 W Main St, Barrington to Prudential Stonegate Realty, 33 W Higgins Rd Ste 500, South Barrington

Mimi Noyes Burke, from Barrington Realty Company, 145 W Main St, Barrington to RE/MAX of Barrington, 306 W Northwest Hwy, Barrington

Liling Chung, from Coldwell Banker, 1508 Sherman Ave, Evanston to Prairie Shore Properties, 2110 Central St, Evanston

Yuri Cipurko, from RE/MAX United, 81-B S Milwaukee, Wheeling to Prestige Realty Inc, 610 Greenwood Rd, Glenview

William Coduto, from Baird & Warner, 714 Elm St, Winnetka to Baird & Warner, 754 W Northwest Hwy, Barrington

Constance A. Conway, from Koenig & Strey GMAC, 819 Waukegan Rd, Northbrook to Koenig & Strey GMAC, 1925 Cherry, Northbrook

Lawrence P. Crum, from Baird & Warner, 714 Elm St, Winnetka to Coldwell Banker, 552 Lincoln Ave, Winnetka

Annette DeNoyer, from Coldwell Banker, 1508 Sherman Avenue, Evanston to Patricia DeNoyer, 951 Mulford Street, Evanston

Ekaterina N. Efimova, from RE/MAX United, 81-B S Milwaukee, Wheeling to Prestige Realty Inc, 840 Wheeling Rd, Wheeling

Genrikh Gandelsman, from Prudential Preferred Property, 1890 First Street, Highland Park to Leo Eyber Realty, 5301 W Dempster St 210, Skokie

In Memoriam

Marie Loverde
Coldwell Banker

1330 Shermer Rd, Northbrook

Great Statistics

Patterned after the format used in the old sold books, we have gathered MLS statistics on the Shore and Barrington. Go to the web site www.nsbar.org then Library then Information and Statistics, then click the first box.

MEMBER BENEFIT REFERENCE INDEX

Health Insurance

National Association of Self-Empl.

Ron Shapero 312-337-7133

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

Client Closing Gifts

Chicago Botanic Garden Memberships

Nancy Koberstein

847-835-8215; 847-835-8923 fax

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.nsbar.org

Continued on page 10

More Member News

Transfers *(cont. from page 9)*

Peter C. Johnson, from Koenig & Strey GMAC, 1009 Waukegan Road, Glenview to Koenig & Strey GMAC, 2528 Green Bay Rd, Evanston

Irene Kelenzon, from Coldwell Banker, 1330 Shermer Rd, Northbrook to R.E.I.T. Homes, PO Box 8105, Gurnee

Irena Komova, from MarketMax Realty Inc, Buffalo Grove to New Century Realty Inc, 1921 Lake Ave Ste D, Wilmette

Erin Kosirowski, from Coldwell Banker, 303 E Main St #101, Barrington to ERA Countrywood Realty Inc, 39 S Barrington Rd, Barrington

Gary Kreymer, from Prime Realty Group Inc, 9351 Milwaukee Ave, Niles to 1st United Realty, 601 Skokie Blvd 104, Northbrook

Sandra Limacher, from Coldwell Banker, 1893 Sheridan Rd, Highland Park to Coldwell Banker, 552 Lincoln Ave, Winnetka

Mikhail Mordkhilevich, from Prime Realty Group Inc, 9351 Milwaukee Ave, Niles to Prestige Realty Inc, 840 Wheeling Rd, Wheeling

Alice T. Olriksen, from Baird & Warner, 754 W. Northwest Hwy., Barrington to RE/MAX Advisors, 20530 N Rand Road, Deer Park

Pitsa Psychogios, from Coldwell Banker, 118 Green Bay Rd, Winnetka to RE/MAX On The Shore, 340 Ridge Rd, Wilmette

Mickey Quinn, from Baird & Warner, 754 W Northwest Hwy, Barrington to Village Square GMAC Real Est, 455 W Northwest Hwy, Barrington

Maria Bing Reid, from Bradbury, Romey, Egan & Partners, 580 Lincoln Ave, Winnetka to Prudential Preferred Property, 850 Green Bay Rd, Winnetka

Susan Richardson, from Koenig & Strey GMAC, 600 N Western Ave, Lake Forest to Coldwell Banker, 280 Deerpath, Lake Forest

Anne Marie Schafer, from Coldwell Banker, 740 Waukegan, Deerfield to Prudential Preferred Property, 1890 First St, Highland Park

Maureen Mullig Sullivan, from Village Green Realty, 851 Spruce St, Winnetka to Coldwell Banker, 586 Lincoln Ave, Winnetka

Rita Williams, from Koenig & Strey GMAC, 2528 Green Bay Rd, Evanston to Koenig & Strey GMAC, 601 Green Bay Rd, Wilmette

NSBAR Meeting Schedule

Board of Directors

March 3, May 12, July 14, Sept 15

Commercial Forum

March 10, June 9, Sept 8

Diversity

May 13, Aug 12

Membership

This committee meets solely through email.

Political and Community Affairs

April 6, July 13

Technology

May 28, Aug 13

Annual Installation and Awards Lunch

Sept 22, Chevy Chase Country Club

IAR Annual Convention

Sept 28-30, Hyatt Regency O'Hare, Rosemont, IL

NAR Conference and Expo

Nov 5-8, Orlando, FL



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the move easier.*

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CLUTTER CONTROL
Home Organizing Service

More Member News

Terminations

John Abraham, Harris Ali, Diana Baroiu, Elena Dan, Marius Dan, Danilo E. Danguilan, John B. Dias, Dan Florian, Justyna Frank, Donald Keenan, Jerald Kost, John F. Kretchmar, Ethan I. Lewis, Robert S. Maroon, Ivy Moy, Sasha Zdravkovic, RE/MAX Alliance, 3321 Dempster, Skokie
Oleg Basin, RE/MAX United, 81-B South Milwaukee, Wheeling
Jill Bohrnell, Jill Bohrnell, 13010 Rocksprings Lane, Huntley
Thomas Boland, Clarence Marquardt, ACT Appraisal Inc, 5N447 W Lakeview Circle, St. Charles
John J. Canzoneri, Kathryn E. Smith, Koenig & Strey GMAC, 1009 Waukegan Rd, Glenview
Anna Chen, Sheila M. Maher, Coldwell Banker, 1420 Waukegan Road, Glenview
Kenneth M. Cummings, Century 21 Sketch Book, 20 Northwest Hwy, Cary
Clara Daoud, Coldwell Banker M&M, 4632 Church Street, Skokie
Karen Dickey, Koenig & Strey GMAC, 825 S Waukegan Rd, Lake Forest
Karen Elliott, Coldwell Banker, 1420 Waukegan Rd, Glenview
Peter M. Epstein, Renee Tickman, Coldwell Banker, 1893 Sheridan Rd, Highland Park
Suzanne Esche-Donner, RE/MAX of Barrington, 306 W Northwest Hwy, Barrington
Tammy Escobar, Louann Smith, Keller Williams Success Realty, 301 W Main, Barrington
Jane Fitzgerald, Baird & Warner, 714 Elm St, Winnetka
Larry C. Floria, Koenig & Strey GMAC, 800 Waukegan Rd, Deerfield
Stephen Forgette, Blacksmith Properties, 2131 Larkdale Dr, Glenview
Sarah Anne Gaiser, June Podolak, Koenig & Strey GMAC, 819 Waukegan Rd, Northbrook
Jacob Geils, Gerald Cote & Associates, 17 E Palatine Rd, Palatine
Natalia Grebenshikov, The Preferred Realty Group Inc, 3924 W Devon Ste 100, Lincolnwood
Alice Hancko, Prudential Preferred Property, 1600 Orrington, Evanston
Diane Henson, Century 21 Care Real Estate, 141A South Northwest Hwy, Barrington
Jane Jacobs, Baird & Warner, 754 W Northwest Hwy, Barrington
Kirby Kaden, Baird & Warner, 714 Elm St, Winnetka
Susan Katz, Dorothy M Beaudry, Ruth Veit, Gertraud Wolters, Coldwell Banker, 740 Waukegan, Deerfield
Jane Khaytin, Century 21 Marino Inc, 5800 Dempster St, Morton Grove
Haeja Kim, Susan E. Yoon, RE/MAX On The Shore, 340 Ridge Rd, Wilmette
Young Kim-Cecilio, Century 21 Marino Inc, 5800 Dempster St, Morton Grove

Maarit Kulmakorpi, Coldwell Banker, 1420 Waukegan Road, Glenview
Eugene Lee, Jenny Y. Lee, Stone Realty Inc, 9216 Waukegan Rd, Morton Grove
Daniel C. Lovrek, Coldwell Banker, 586 Lincoln Ave, Winnetka
Bruce Macfarlane, Griffith, Grant & Lackie, 678 N Western Ave, Lake Forest
Janice Marino-Moss, The Preferred Realty Group Inc, 3924 W Devon Ste 100, Lincolnwood
Elizabeth Mirza, Coldwell Banker M&M, 4632 Church St, Skokie
Nancy K. Moss, Diana Shin, Koenig & Strey GMAC, 600 N Western Ave, Lake Forest
Toni A. Nixon, Margaret M. Stock, Coldwell Banker, 552 Lincoln Ave, Winnetka
William C. O'Donnell, Coldwell Banker, 303 E Main St #101, Barrington
Syed N. Quadri, Manchester Realty, 831 Foster, Evanston
Betty C Rosalini, Appraisal Center, 2465 Asbury Rd, Northbrook
Elena Sipple, Starck & Company REALTORS®, 222 E Main St, Barrington
Amy Thompson, Coldwell Banker, 2929 Central St, Evanston
Jessica Seale, Kevin Thommes, Robert Wingader, Baird & Warner, 2926 Central St, Evanston
Lillian Sherman, Leader Realty, 4021 Oakton St, Skokie
Carole L. Sherrill, Sherrill Realty, Northpoint Marina, 701 Northpoint Dr Q14, Winthrop Harbor
Jason Siegal, Stuart Adler & Assoc, 1433 Kenilworth Ave, Glenview
Brigitte deSouza, Prudential Preferred Property, 1890 First St, Highland Park
Trudy Unger, Coldwell Banker, 1330 Shermer Rd, Northbrook
Lori Walowitz, Berkson & Sons, 333 Skokie Blvd Ste 111, Northbrook
Krzysztof Wesolowski, REA Realty, 9410 Waukegan Rd, Morton Grove
Edward N. Youkhana, Leader Realty, 4021 Oakton St, Skokie
Peter R. Zieba, Century 21 Sketch Book, 20 Northwest Hwy, Cary
Jon Zurek, RE/MAX Unlimited Northwest, 1 First Bank Plaza Ste 103, Lake Zurich

Office Terminations

Blacksmith Properties, 2131 Larkdale Dr, Glenview
RE/MAX Alliance, 3321 Dempster, Skokie
Sherrill Realty, Northpoint Marina, 701 Northpoint Dr Q14, Winthrop Harbor



Norton Antivirus Update

When you run LiveUpdate for your Windows-based Symantec program to update to LiveUpdate 2.0, and do not restart your computer after the installation is complete, the program's Automatic LiveUpdate feature may become disabled. You must restart your computer to re-enable Automatic LiveUpdate. If you restart your computer after completing LiveUpdate, you do not experience any issues and Automatic LiveUpdate will remain enabled. For more information on this problem, read the document "Automatic LiveUpdate may be disabled after updating to LiveUpdate 2.0": <http://www.symantec.com/techsupp/vURL.cgi/liveupdt1>

Access Control for Windows XP Files

The NTFS (New Technology File System) available in Windows XP offers several security advantages not available in previous versions of Windows without NTFS. One such advantage is access control. You can restrict who has access to data on your computer, or on the network, using access control lists in Windows XP on a drive formatted to use NTFS. The access control features allow you to restrict access to a specific user, a computer, or a group of users.

Setting Permissions on Files and Folders. Set permissions to define the type of access granted to a user or group. For example, you can grant Read and Write permissions to the entire Finance group for the file escrow.dat. When you set up permissions, you specify the level of access for groups and users. For example, you can let one user read the contents of a file, let another user make changes to the file, and prevent all other users from accessing the file. You can set similar permissions on printers so that certain users can configure the printer and other users can only print from it. To change permissions on a file or folder, you must be the owner of that file or folder, or you must have permission to make changes.

Group Permissions. For best results, assign permissions to groups rather than to users, this saves you from maintaining access control for each user; assign Full control, if appropriate, rather than individual permissions. Use Deny to exclude a subset of a group which has allowed permissions, or to exclude one special permission when you have already granted full control to a user or group. The type of permissions you can grant depend on the type of object. For example, the permissions for a file are different from those for a registry key. However, some permissions are common, including:

- Read permissions
- Modify permissions
- Change owner
- Delete

To set, view, change, or remove file and folder permissions.

1. Open Windows Explorer. (Click Start, point to All Programs, point to Accessories, and then click Windows Explorer.)
2. Locate the file or folder for which you want to set permissions.
3. Right-click the file or folder, click Properties, and then click the Security tab. (If you do not see the Security tab, you may not be joined to a domain. See To display the Security tab below.)
4. Do one of the following:
 - To set permissions for a group or user that does not appear in the Group or user names box, click Add. Type the name of the group or user you want to set permissions for and then click OK. (When adding a new user or group, by default, this user or group will have Read & Execute, List Folder Contents, and Read permissions.)
 - To change or remove permissions from an existing group or user, click the name of the group or user.
5. Do one of the following:
 - To allow or deny a permission, in the Permissions for User or Group box, select the Allow or Deny check box.
 - To remove the group or user from the Group or user names box, click Remove.
6. If the check boxes under Permissions for user or group are shaded or if the Remove button is unavailable, then the file or folder has inherited permissions from the parent folder.

To display the Security tab

- Open Folder Options in Control Panel. (Click Start, click Control Panel, click Appearance and Themes, and then click Folder Options.)
- On the View tab, under Advanced settings, clear Use simple file sharing [Recommended].

Computer definitions. Extension (File Extension)- In computer operating systems, a file name extension is an optional addition to the file name in a suffix of the form ".xxx" where "xxx" represents a limited number of alphanumeric characters depending on the operating system. The file name extension allows a file's format to be described as part of its name so that users can quickly understand the type of file it is without having to "open" or try to use it. The file name extension also helps an application program recognize whether a file is a type that it can work with. Browser - A web browser is a program that lives on your computer that displays a web page on the computer screen. Without a browser on your computer, you can not view web pages. Netscape Navigator and Microsoft Internet Explorer (IE) are the two major browsers used today. Their features and functions are similar with greater enhancements added to each new version released. *(Continued on next page)*

More Steve's Street and REALTOR® News

(Continued from previous page) All Macintosh computers come shipped with both IE and Netscape Communicator/Navigator already installed on the machine. PCs running Microsoft Windows come with IE already installed. Some Windows/PCs may also have Netscape installed on them.

One of the most fundamental browser features is the bookmark feature. Bookmarks let you quickly and easily store the addresses also called Uniform Resource Locator (URLs) to your favorite sites for quick referral at later visits. Instead of typing in the URL each time you visit the site, you add it to your browser's bookmarks. This is a very valuable and extremely easy feature to use. Other browsers are out there, such as Opera, Mosaic, and iCab, but are much less common than the two major browsers.

NAR Comments on HUD Guidelines

The National Association of REALTORS® submitted comments on the U.S. Department of Housing and Urban Development's guidelines pertaining to limited English proficiency (LEP) and the applicability to HUD programs.

Through an Executive Order issued in 2000, the Federal Government committed itself to improving the accessibility of various federal programs to individuals with LEP. HUD is obligated to ensure that the recipients of the federal programs they administer provide meaningful access to their LEP applicants and beneficiaries.

In the NAR's comments, we indicated that due to the lack of industry input combined with the vagueness and generalities contained in the guidelines and the costs associated with them, the guidelines will ultimately diminish the effectiveness of HUD's programs. We also stated that NAR has already begun to examine ways to provide essential information to housing consumers not fluent in English that is consistent with the intent of improving access to services for persons with LEP.

Because of our concerns and the fact that the housing industry was not involved in developing these guidelines, NAR requested that HUD rescind these guidelines and schedule meetings with the housing industry to develop the best methods to reach its goal with the least impact on the cost of providing affordable housing.

Establishing a Distress Code

Each office should have a distress code. For example, the agent may call the office during an open house and say, "I am here with Mr. X and will miss my call regarding the property at 1010 Gary Avenue." The "10" code is for an agent needing assistance and your receptionist should respond immediately.

Adapted from IAR Important Safety Tips for REALTORS®

RPAC Fundraising Season Underway

The REALTORS® Political Action Committee (RPAC) has started a new Major Donor Program. While most RPAC contributions come from the voluntary dues check-off, many give at levels of \$1,000 or above. The drive will include an auction on March 31 in Springfield. All members are invited to attend. Go to the Members Only section of www.illinoisrealtor.org for more details. RPAC is a powerful force in both Congress and the Illinois General Assembly.

Foreign Owners and Taxpayer I.D.

If you represent foreign owners of real estate in the United States, you may soon become aware of the need for taxpayer identification numbers in real estate transactions. Generally, a buyer must deduct and withhold ten percent (10%) of the purchase price of real estate purchased from a foreign person and remit that amount to the Internal Revenue Service along with a form including the seller's tax identification number. There is an exception for the sale of real property for not more than \$300,000 if the buyer acquires the property to use as a residence. There is another exception if the seller signs an affidavit setting forth the seller's tax identification number and stating that the seller is not a foreign person.

What does this mean to the real estate broker or salesperson? First, this means that sellers will need taxpayer identification numbers in connection with a real estate transaction so you may want to make sure that any seller clients have those numbers so as not to hold up the transaction. Second, if you are an agent for the buyer or seller and know that a seller signs a false affidavit to avoid withholding, you must disclose that fact to the buyer. If you fail to do so, you can be liable for the amount that should have been deducted and withheld up to the amount of the compensation you receive from the transaction. *Source: DR Exclusive, Dec. 2003*

Increasing Rental Vacancies

According to figures released by the U.S. Census Bureau, national vacancy rates for rental units increased in the fourth quarter of 2003 over the same period of 2002, while homeowner vacancies remained virtually the same. Rental vacancies averaged 11.3% in the Midwest, 12.9% in the South, 6.9% in the Northeast, and 8% in the West.

During the fourth quarter of 2003, homeownership by region was highest in the Midwest at 73.5%, followed by the South at 70.5%, Northeast at 64.7%, and the West had the lowest rate at 63.8%.

March Birthdays

1	6	Kristin Caskey	Walter T. Son	26
Helen Cantieri	Lidia Cauni	Ilene Diana Deak	Paul Starck-King	Yvonne Dickerson
Antigone Chalmers	Deborah Magnusen	Tammy Frazier	Susan Wittig	Elaine Ferdkoff
Rifakes	Rita Osborne	Janice Woods Goldblatt	Elizabeth Wrede	Marilyn Fettner
Sharon Dolezal	Anita M. Zabielski	Thomas J. Healy	19	Melina Kubbs
Gayle Dunn	Rao Zhang	Amy K. Heinz	Bill Bertram	Audra M. Kubilius
Carol C. Fitzgerald	7	Arlene Johner	Margie Brooks	Diane Portman
Van Foster	Clara Alampi	12	Joseph P Goodman	Carol Prieto
Don R. Glanz	Constance Coll	Mohamad Abdi	Janis Harman	Adam Rafalo
Olga Grossman	Roberta Goldstein	Sonja Anderson	Joan Pedicini	Julie Tolmatsky
Margaret	Jennifer Turner	Debra A. Gonzalez	Beverly Temkin	27
Kamarchevakul	Gordon	Ana Anita Moral	20	Susan Baby
Catharine F Rogers	Peter Henning	Deepika Syal	Nancy Doyle	Eugene Beck
Elaine Rosenfeld	Marcus Hester	Michael F. Troy	Russi Gore	Kiki H. Clark
Stephanie Seplowin	Mark Howey	13	Sue L. Nordstrom	Thomas Downey
Thomas Spriggs	Oleg Kuchkin	Peter M. Consolo	Miguel A. Pichardo	Samuel M. Grill
Claire Sucsy	Marianne Lembeck	Joel Goldman	Linda Rosenberg	Edie Love
Mary W. Williams	Reid W. Reutell	Ira M. Holtzman	Leslie Stein	Dee Moran
2	Suzy Thompson	David W. Kerr	Mary Summerville	Marcia Shanin
Sharon Affinati	Chacko Zachariah	Dan Patlak	21	Raya Shvartsman
Margaret Bunten	8	Mary Posner	Nadia B. Appel	28
Melanie B. Hoffman	William D. Briggs	Michael Sokolovsky	Judy Casey	Daniel Delozier
Janet G. Keller	Jane Brower	Joan Tierney	Reina S. Diamond	Judith DeRicco
Blanche Kishner	Joan C. Farquharson	14	Chris Foss	Betty Finn
Stacey Kolke	Vera Filimonov	Vernon Benjamin	Retta Glavin	Lyudmila
Kathleen P.	Marina Furman	Nancy Butzen	Marie O. Levin	Gordinskaya
Kowalczyk	Lisa Wight Harris	Dolores Fucik	Dawn Miller	Debra L. Koller
Deanne Nissen	Debra E. Hymen	William C. Furst	Susie Raffel	Chris Kravetz
Jill Okun	Carol A. Levy	Maria Galison	22	Harriet B Servos
Natalya Reider	Stephanie Mann	Susan M Lindeman	Glen H. Forby	Daniel Suarez
Deborah Robinson	Nahrain L. Michaels	Djuro Mirjanic	Susan Frankenstein	Nancy L. Young
Joanne Toyama	Clifford Rautenberg	Scott Rose	Sharon Friedman	29
Susan C. Udvance	Judy Simon	Deborah E. Schneider	K Kim	Mary Ann Boland
Sandra D. Werner	Theresa Smith	Teresa Sterna	James K. Lee	Jean M. Chapman
3	Hofflander	Susan Tash	Elaine B. Madden	Linda Fink
Farrokh Allen	Anna Tabisz	Andrea T. Wich	Chris Manning	Krystyna Kaczor
Lauren DeJesu	Rostislav Vasiliev	15	Emery Moorehead	Yuriy Kadukov
Laurie Jenner	Brooke D. Wilson	Jennifer Black	Ellen M. Sider	Dan J. Karalis
James Kim	9	Elizabeth Crawford	Suprapha Sullivan	Kelly A. Lunding
Soong G. Lee	Lee Ann Cordes	Ingrid Dubberke	23	Marcy A. Saltzman
Betty F Lehman	Katie Davis	Mary E. Hostettler	Kristine Callahan	Michael R. Schrauth
Ivona McCormick	Paula Joyce	Kris Keller	Jay Chandran	Neva Swenson
David Rasmussen	Seung Mee Kim	Carolynn Sheridan	Susan Goldman	30
Vip R. Shah	Valeria Levitin	Elizabeth R. Wieneke	Donna L. Hartenstine	Arlene Anthony
John T. Sobol	Diana Lopatinsky	16	Sara Stolberg Krakauer	Josefina De Leon
Barbara Tarr	Carol Lord	Gerry Cook	Linda Willard	JoEllen Lidov
4	Susan C. McKenna	Beth Groebe	24	Victoria Polotsky
Joy Axelson	Joseph Moll	Sheila Harrigan	Mickie Berman	Kenneth Previti
Catherine French	Diane M. Strey	Barbara Modlin	Laura M. Bulger	Michael Alan
Natalia Komarovskaia	John S. Sweetman	Sandra M. O'Dwyer	Jill Burgin	Wojtkiewicz
Susan Randhava	Hue Yum	Beverly O'Malley	Peter R. Moulton	31
Mary M. Siegele	10	17	Jane Ruschli	James R. Booth
Constance Snyder	Cynthia M. Baniak	Denise G. Hoeflich	Erika Scheibe	Muriel Fortunato
5	Muriel Blumstein	Yvonne Katz	Kurt Wittenberg	Patricia Gluth
Yuri Cipurko	Valerie Campbell	Kathleen L. Keenan	25	Frank Johnson
Daniel Creaney	Jane Chana	Suraj P. Malik	Laurie Baker Foster	Tim E. Johnson
Marta Gabovich	Houda Chedid	Susan Mann	Elizabeth C. Galfer	Vera Purcell
Don Gelfund	Galina Glaubakh	18	Edward Hyland	Martha J. Rudy
Joseph James	James W. Heiland	Susan Cooney	Evelyn Leberis	
Andrew Mabadi	Haewon K. Moya	Robert N. Dakoff	Nancy A London	
Linda K Martin	Carole Rosenberg	Alex Daskalakis	Patricia McGuinness	
Marla Pierson	Betty Stuart	Carol Hunt	Katharine C. Pinkus	
Marcia Rowley	11	Michael Levin	Jack Schufreider	
	Barbara Bliss	Ekaterina Popow	Kate Silver	
	Jami Brenner			

Education/Event Update

Class	Date	Start/End	Speaker	Location
Star Track New Member Orientation	March 1	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
CE: Commercial Real Estate Finance	March 8	9AM-12PM	Charles Wiercinski	Northbrook Classrm
CE: Financial Decisions of Divorce	March 8	1-4PM	Sara Stolberg	Northbrook Classrm
ABR: Innovative Marketing	March 11	8:30AM-4PM	Lori Lasday Cox	Northbrook Classrm
Broker Training: Sales & Brokerage	March 15,29	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
CE: Using Technology to Better Serve Consumers	March 18	8:30-11:30AM	Bill Schiller	Northbrook Classrm
CE: Consumer-Centric R.E. Web Sites	March 18	12:30-3:30PM	Bill Schiller	Northbrook Classrm
CE: Using Tech to Serve Consumers	March 19	9:30AM-12:30PM	Bill Schiller	Barrington Library
CE: Consumer-Centric R.E. Web Sites	March 19	1:30-4:30PM	Bill Schiller	Barrington Library
CE: CORE A License Law/Escrow	March 25	8:30-11:30AM	Kerry Kidwell	Northbrook Classrm
CE: CORE B Agency/Fair Housing	March 25	12:30-3:30PM	Kerry Kidwell	Northbrook Classrm
CE: The Buck Stops Here: A Few Things Ever Broker Should Know	March 26	8:30-11:30AM	Lynn Madison	Northbrook Classrm
CE: Versatility: Meeting and Exceeding Client Needs	March 26	12:30-3:30PM	Lynn Madison	Northbrook Classrm
Star Track New Member Orientation	April 5	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
CE: CORE A License Law/Escrow	April 6	8:30-11:30AM	Lynn Madison	Northbrook Classrm
CE: CORE B Agency/Fair Housing	April 6	12:30-3:30PM	Lynn Madison	Northbrook Classrm
CE: How to Analyze Leasing Alternatives	April 12	9AM-12PM	Frank Bella	Northbrook Classrm
CE: Code of Ethics C.E. I	April 15	8:30-11:30AM	Kerry Kidwell	Northbrook Classrm
CE: Disclose! Disclose! Disclose!	April 15	12:30-3:30PM	Kerry Kidwell	Northbrook Classrm
CE: CORE A License Law/Escrow	April 16	8:30-11:30AM	Kerry Kidwell	Northbrook Classrm
CE: CORE B Agency/Fair Housing	April 16	12:30-3:30PM	Kerry Kidwell	Northbrook Classrm
Broker Training: Brokerage Admin.	April 19,26	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
ABR: Accredited Buyer Rep	April 22, 23	8:30AM-5PM	Kerry Kidwell	Northbrook Classrm
Star Track New Member Orientation	May 3	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
CE: Commercial R.E.: Smart Marketing Practices	May 10,9AM-12PM		Chuck Wiercinski	Northbrook Classrm
Broker Training: Contracts	May 17,24	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Star Track New Member Orientation	June 7	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
CE: Techniques for Selling a Business	June 14	9AM-12PM	James Korreck	Northbrook Classrm
ABR: Accredited Buyer Rep	June 28,29	8:30AM-5PM	Lynn Madison	Northbrook Classrm
Star Track New Member Orientation	July 12	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Star Track New Member Orientation	Aug 2	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Adv. R.E. Princ.	Aug 16,23	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
ABR: Negotiating	Aug 20	8:30AM-4PM	Lynn Madison	Northbrook Classrm
Star Track New Member Orientation	Sept 13	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Finance	Sept 20,27	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
NSBAR Awards Lunch	Sept 22	1:00-3:30PM		Chevy Chase C.C.
Star Track New Member Orientation	Oct 4	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Sales & Brokerage	Oct 11,18	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
CRS 206: Technologies to Advance Your Business	Oct 14,15		Pat Zaby	Northbrook Classrm
Star Track New Member Orientation	Nov 1	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Brokerage Admin.	Nov 8,15	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Star Track New Member Orientation	Dec 6	8:30AM-4PM	Williams/Volkodav	Northbrook Classrm
Broker Training: Contracts & Convey.	Dec 13,20	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm

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

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

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

Register online at www.nsbar.org or call the Automated Registration Desk at 847-714-0292.

Touring NSBAR.org for Fun—and Profit!

Intrigued by scavenger hunts and hidden clues? This month you will have the opportunity to earn a free three-hour C.E. class just by touring the nsbar.org Web site. Send your responses to the following questions to martha@nsbar.org no later than 5 PM Monday, March 15. First submission with all of the questions answered correctly will win the class, which must be taken before Dec 31, 2004 (and cannot be transferred to someone else). The last time we did this, one enterprising member enlisted his children to help him surf the nsbar.org site—a great family activity! Good luck.

1. What is the name of the lockbox featured on the nsbar.org home page?
2. Click on the Education link at the left center of the home page. What is posted at the top left of the chart there?
3. What is the CRS course that will be offered at NSBAR in 2004?
4. Click on the Officers & Directors link at the top left of the home page. Who is wearing a light blue blazer?
5. There is a flash graphic on the Technology page. What does it depict?
6. What does the Technology Library define and discuss?
7. Click on the What We Offer link. What is the first item listed under Information & Statistics?
8. In how many languages can the Code of Ethics be found at nsbar.org?
9. In Our Library, what is the longest listing in the Legal section?
10. Go to the Owners/Managers page from the link on the home page. What is the last bulleted item in the list at left?
11. Who prepared the item found when you click on the last bulleted item mentioned in question 10?
12. Go to the Google search engine found on the home page, enter “Make me more money” and then click on the first resource Google provides. What is the first bulleted item you see on that page?

Congratulations, if you've made it to the last item. Don't forget to send your entries to martha@nsbar.org.

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