

## REALTOR® News

### November 2001

#### Inside this issue:

Message form the Chair	1
It's the Rule	2
Don't Overestimate Property Value	
Important Reminder on Tour Rules	
REALTOR® News of Note	3
National	
State	
Professional Standards	
Commercial	
Committee Members Sought	
Education	3
NAR Ethics Course Status	
ABR Classes in 2002	
District 2 News/Catalog	
Steve's Street	3
Listing Agreement Updates	
Computer Classes	
Membership Update	4
New Members	
New Offices	
New Affiliate Member	9
New Affiliate Office	
Reinstated Members	
Dropped Office	
Dropped Members	
Internet Store Specials	
October Birthdays	10
Board/Committee Calendar	10
Upcoming Events	11
WCR/NSBAR Calendar Highlights	12

## Message from the Chair

The up and down emotional roller coaster we've been on for the past 6-7 weeks has taken a toll on many Americans. There has been a call for a return to normalcy, but I don't believe "normal" has the same definition for most of us anymore.

While we're bombarded with news updates on war activities, the on-going campaign against terror, and a not so certain economy, your success emotionally and financially comes down to being able to focus. If we don't return to focus as a country, the terrorists have won. As a Realtor, keep in mind that you don't get to the closing table by just showing up; you're paid for your steady, knowledgeable, focused attention to quality service for your clients. "Normal" just has a new definition for us—now is the time to get back to work. Don't let the terrorists "win" by allowing them access to your mind, to affect your business, your income and your way of life. Remember that your job is to bring buyers and sellers together for a common purpose. Sure, some of them are spooked right now. They just need a bit more reassuring and a calming touch to maintain their confidence.

As far as the economy goes, all the pieces are in place for a great market. Interest rates are low, lower than they have been in some time and the Fed will cut further to stimulate the economy. Sellers still need to sell and buyers will want to buy. At other poor economic times, agents who focused on what was wrong and what wasn't working let the economic climate ruin them. Don't get caught up in negative news. Your success is not about the economy—it's about "being in the moment" and the market share you can garner. Focus on what works, be confident, maintain a positive attitude and spread positive news.

Finally, and most important, be kind to all around you. These are challenging times. Don't sit back and be a spectator, do your part to spread kindness. Use the form in this issue to volunteer for an NSBAR committee.

Do something nice for no special reason.

Don't wait around for a special season.

Do something nice, for someone who's been nice to you.

Practice kindness and consideration; it's just a nice little thing to do.

*HumanKind. Be Both.*

—Harvey Hoffman

## A Special Time for Thanksgiving

This year, as we gather with loved ones for Thanksgiving dinner, we are reminded anew of our blessings. We Americans enjoy an unprecedented prosperity for which many nations both envy and scorn us. Yes, we have a materialistic society, but we also enjoy a democratic way of life that is unmatched in world history. Not all of us are rich in material goods, but we share a richness of spirit that no individual or group can squelch. Thank you for all you do to support the North Shore - Barrington Association of Realtors® and uphold its ideals. Happy Thanksgiving!



# It's the Rule

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

## Don't Overestimate Property Value

Mr. A was about to retire and move to a warmer climate, and had discussed the sale of his house with a number of brokers. He dropped in on Realtor® B to discuss the matter and said that various brokers had told him he should expect to sell the property at from \$160,000 to \$168,000. "Oh, that sounds low to me," said Realtor® B, "Property moves well in that neighborhood and I recall that your house is in good shape and well landscaped. Give us an exclusive on it at \$188,000 and we'll make a strong effort to get you what your property is really worth."

Realtor® B got the listing. He advertised the property, held it open on weekends, had many inquiries about it, and showed numerous prospective buyers through it for a few weeks, but received no offers. When activity slowed, and the client became concerned, Realtor® B was reassuring. "We'll just keep plugging till the right buyer comes along," he said.

When the 90-day exclusive expired, Realtor® B asked for a renewal. He told the client that new houses coming on the market were adversely affecting the market on resales of existing houses, and recommended lowering the price to \$168,900. Client A ruefully agreed, but the lowered price did not materially increase buyer interest in the property.

As the term of the 90-day extension of the listing neared, Realtor® B brought Client A an offer of \$160,000 and strongly recommended that it be accepted. But the client objected. "You told me it was worth about \$188,000 and sooner or later the right buyer would pay that price. Meanwhile similar houses in the neighborhood have been selling within 30 to 60 days at around \$166,000."

"I know," Realtor® B said, "but six months ago we had a stronger market and were at the most favorable time of the year and \$188,000 was not an out-of-line price at that time. But now we're in the slow time of the year and the market is off. All things considered, I think the \$160,000 offer in hand is a good one. I doubt that a better one will come along."

Client A accepted the offer and complained against Realtor® B to the local Board of Realtors®, charging Realtor® B with misinforming him as to fair market value apparently as a means of obtaining the listing of his property. At the hearing, the facts as set out above were not disputed. Questioning developed the additional fact that at the time of the original listing Realtor® B had not gone through the house to make a systematic appraisal of opinion of value, and that his recommended offering price was not based on a

systematic review of sales in the neighborhood. Members of the Hearing Panel pointed out that the neighborhood in question was a development of houses, basically the same in size and quality, that had been put on the market about six years earlier at prices varying from \$125,000 to \$140,000; that good location and land development practices had maintained a good market for resales, but there was no indication that any property in the immediate neighborhood had been resold for as high as \$188,000.

When told that circumstances tended to bear out the complainant's charge that Realtor® B's recommended price was a stratagem to obtain the listing, Realtor® B's defense was that he felt he had a right to take an optimistic view of the market.

It was concluded that Realtor® B was in violation of Article 1 of the Code of Ethics.

Case #1-17



## Important Reminder on Tour Rules

Tours are for members with licenses ONLY! To send clients, customers, or anyone else to a tour home, you must FIRST get permission from the agent holding the tour. Tours are NOT for the public! Here are the tour rules reiterated at the latest MLSNI board meeting:

1. Northfield is included in Wednesday tours.
2. What is expected of members for Tuesday and Wednesday tours:
  - a. The hours for tours on the North Shore (not Barrington) are 9:30 AM to 12:45 PM on both days. The hours can be more but not less.
  - b. The list of tour cities will remain as listed in the MLS system.
  - c. Agents must indicate in the remarks "Drive By" unless the property is opened for touring.
  - d. New construction must say "Drive By" unless opened for touring.
  - e. Notice: If the listing office allows the public to attend the Tuesday or Wednesday tours, the broker must have a licensee sit the open house and that licensee must be sponsored by the listing office broker (not a licensee from a holding company). This is required by the Illinois License Law. MLSNI is to be asked to place this on the tour info.
3. MLSNI offers Sunday public open tours in the system, which can be found by the public on the MLSNI Web site at [www.MLSNI.net](http://www.MLSNI.net).

# REALTOR® News of Note

## National

**Increased Security at NAR Conference.** In addition to a greater Chicago police presence at McCormick Place, hotels, downtown buildings and other Conference sites in November, NAR has increased security for entrance to Conference activities. Registrants will need to present the badge *and* access pass received at NAR Registration for admission to all Conference sessions and events. *Attendees are cautioned to take extra care of the badge and access pass so that they do not fall into the wrong hands.*

## Realtors® Aid Relief Efforts.

Several local associations are stepping up to contribute to the Realtors® Housing Relief Fund, established by NAR to help pay the mortgage and rental costs of families devastated by the terrorist attacks. The following local

Realtor® organizations have notified IAR of their contributions: North Shore - Barrington, \$5,000; Rockford Area, \$5,000; Belleville, \$1,000 and will match up to another \$1,000 donated by members; Bloomington-Normal, \$1,000; Kankakee County, \$730; Pekin Area, \$2,000; Peoria Area, \$1,000. Contributions can be made in Illinois by calling 800-252-2910.

## State

Greg Johnson started his new position as IAR Director of Information Technology on October 8. He was previously the Senior Systems Engineer/Network Administrator with LexisNexis Document Solutions in Springfield.

## Professional Standards

The North Shore - Barrington and Northwest Associations have con-

tracted with Marilyn Glazer, GRI, CRS, CRB, M.S. Ed. to take over administration of the Professional Standards Department. Questions about the Professional Standards process should be directed to her at 847-676-9363 or 847-480-7177.

## Commercial

Richard Maxson, NAR Managing Director, Commercial Real Estate, will be guest speaker at the December 13 lunch meeting of the Commercial/Investment committee at NSBAR. Lunch costs \$10. Guests are welcome. Phone 847-374-5819 for reservations.

## Committee Members Sought

The centerfold of this issue of the *Realtor® News* includes an announcement of NSBAR committee events in 2002. To volunteer to serve, complete the form and fax or mail it in.

## Education

*Education Director Martha R. Williams*

### NAR Ethics Course Status

A postcard will be sent to every member in December indicating whether or not the NAR ethics requirement for the current four-year period (January, 2001 through December, 2004) has been completed. Please note that our records indicate only the courses that you have taken through NSBAR. If you take an ethics class from another provider, the class must be acceptable to us, and we must be notified by the school that you have taken it.

### ABR Classes in 2002

Lynn Madison will bring the Accredited Buyer Representative (ABR) class to Northbrook, June 6 and 7, 2002, 8:30 AM - 5 PM each day.

Starting next year, ABR designees must also take a one-day class in one of the new elective topics. Lynn will teach the ABR Relocation class in Northbrook on August 8, 8:30 AM - 5 PM.

More ABR classes will be added to the 2002 schedule. Updates will be posted first at [www.nsbar.org](http://www.nsbar.org).

### District 2 News/Catalog

All of the Illinois District 2 Boards have agreed to publish a joint news publication and course catalog for 2002. Associations involved include Lake County, McHenry County, North Shore - Barrington and Northwest. NSBAR members will receive the Winter 2002 issue of the *Realtor® News* on or before January 1. This joint effort will enable all of our members to take advantage of the tremendous resources offered in the Northeast Illinois region.

## Steve's Street

*Director of Information Systems Steve Volkodav*

### Listing Agreement Updated

Newest changes to the listing agreement have NOT been printed but can be found at [www.nsbar.org](http://www.nsbar.org). You can also fill in the blanks on line. Go to the Members Only section for the new contract, located at: <http://www.nsbar.org/membersonly/5162.pdf>.

### Computer Classes

I will teach the following classes in January: *Palm OS Level 1* class will be held January 10 from 10 AM - 12 PM. *MS Outlook Level 1* class will be held January 17 from 1 - 3 PM. To register, call NSBAR's Automated Registration Desk at 847-374-5819.

I will continue to teach *Basic Windows* for the next six months on an as-needed basis. Please contact me so that we can make arrangements before it is too late. If you have any suggestions on classes you would like taught at the Board or your office, I would really like to hear from you!

#### 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.

#### 2000-2001 Officers

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

#### Directors

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

#### Northbrook Office

450 Skokie Blvd, Building 1200  
Northbrook, IL 60062  
847-480-7177 Fax 847-480-7362  
Reservations 847-374-5819

President/Chief Operating Officer  
Terese (Terry) Penza, RCE, CAE  
terry@terrypenza.com

Martha R. Williams, Dir. of Education  
Adrienne Bairstow, Education Administrator  
Steve Volkodav, Dir. of Information Systems  
Ben Cabrera, Technical Advisor  
Mike Gazdzik, Technical Support  
Christina Marino, Receptionist  
Latrice Taylor, Receptionist

#### Barrington Office

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

Kimberley Davis, Accounting  
Barbara "Kay" Kozerowitz, Membership

Advertising rates available upon request.

# Welcome New Members

## New Members

**Roberto Acevedo**, Starck & Company  
222 E Main St, Barrington, 6017

**John Ancona**, Keller Williams Success  
Realty, 59 S Rand Rd, Lake Zurich, 6260

**Terry W. Biesterfeld**, Terry W.  
Biesterfeld, Appr, 701 Salceda Dr,  
Mundelein, 6261

**Jacqueline R. Black**, Coldwell Banker  
1508 Sherman Ave, Evanston, 3920

**Kelvin E. Byrne**, Coldwell Banker  
1330 Shermer Rd, Northbrook, 3940

**Marcelo M. Carlos**, Century 21 Jay C.  
Realty, 4652 Oakton St, Skokie, 3017

**Paul Costouros**, Coldwell Banker  
1420 Waukegan Rd, Glenview, 3970

**Elena Dan**, RE/MAX Alliance North  
Suburban, 4035 Main St, Skokie, 4008

**Damoon Forouzi**, Coldwell Banker  
1508 Sherman Ave, Evanston, 3920

**Adam Grabowski**, Richard I. Ender  
2858 Crimson Ct, Northbrook, 3575

**Steven Grais**, Coldwell Banker  
1508 Sherman Ave, Evanston, 3920

**Joan E. Gronert**, Prudential Preferred  
Property, 850 Green Bay Rd, Winnetka,  
3588

**James H. Hughes**, Koenig & Strey  
819 Waukegan Rd, Northbrook, 3770

**Steven A. Kailes**, Ring Realty Co  
408 Lavergne Ave, Wilmette, 3191

**Funmi Kale**, Coldwell Banker  
4th & Linden, Wilmette, 3320

**Evan Kane**, Coldwell Banker  
740 Waukegan, Deerfield, 3910

**Adam Lukasik**, Lukasik Corp. Apprais-  
ers, 8009 W Bryn Mawr Ave, Norwood  
Park, 3656

**Irina Maxim**, Coldwell Banker M & M  
4632 Church St, Skokie, 3810

**Nirmin Mehdi**, Coldwell Banker  
1420 Waukegan Rd, Glenview, 3970

**Audrey V. Melchiorre**, Coldwell  
Banker

740 Waukegan, Deerfield, 3910

**Zenaida Nicholas**, Century 21 Jay C.  
Realty, 4652 Oakton St, Skokie, 3017

**Predrag Pavic**, Coldwell Banker  
1420 Waukegan Rd, Glenview, 3970

**Genta Pendavinji**, Koenig & Strey  
1009 Waukegan Rd, Glenview, 3740

**Charles T. Pick**, National Realty  
Network, 1 Northfield Plaza,  
Northfield, 4946

**Janet R. Purvey**, Coldwell Banker  
330 E Main, Barrington, 6022

**Michael J. Purvey**, Coldwell Banker  
330 E Main, Barrington, 6022

**Margaret Pytel**, RE/MAX United  
81-B S Milwaukee, Wheeling, 3600

**Kathleen M. Reidy**, Koenig & Strey  
538 Chestnut St, Winnetka, 3790

**Laura A. Rodriquez**, RE/MAX  
United, 81-B S Milwaukee, Wheeling,  
3600

**Rigoberto Rodriguez**, RE/MAX  
United, 81-B S Milwaukee, Wheeling,  
3600

**Richard Rybak**, Prudential Preferred  
Property, 1600 Orrington, Evanston,  
3521

**June M. Schulman**, hometouch  
Centers, 125 Old Orchard Shop Cntr,  
Skokie, 3632

**Michael W. Shawver**, Real Estate  
Professionals, 1707 Benson Ave,  
Evanston, 4007

**Tania N. Suarez**, Coldwell Banker  
1420 Waukegan Rd, Glenview, 3970

**Valery Vasilyev**, Koenig & Strey  
819 Waukegan Rd, Northbrook, 3770  
Douglas M. Wurtzel, Prudential  
Preferred Property, 3115 Dundee Rd,  
Northbrook, 3517

## New Offices

**John Ancona**, Keller Williams Success  
Realty, 59 S Rand Rd, Lake Zurich,  
6260

**Terry W. Biesterfeld**, Terry W.  
Biesterfeld, Appr, 701 Salceda Dr,  
Mundelein, 6261

**Lukasik Corp Real Estate Apprais-  
ers**, 8009 W Bryn Mawr Ave,  
Norwood Park, 3656

**Genica Serciu**, 2732 Woodland Dr,  
Northbrook, 3655

Coming to Northbrook . . .

## Consumer-Certified Real Estate Consultant Designation Course

January 10 and 11, 2002

8:30 AM - 5 PM

**\$299 for course only; \$398 for course and one-year membership in  
National Association of Real Estate Consultants**

**Instructor: Julie Garton-Good, C-CREC, DREI**

Julie Garton-Good, founder of the National Association of Real Estate Consultants is coming to Northbrook to teach the Consumer-Certified Real Estate Consultant Designation Course. The course has been submitted for approval for Illinois continuing education credit.

Even if you have no intention of working on a fee-for-services basis, you need to know how to respond when your clients mention it to you. This course will be useful for you even if you work only on a commission basis, because it will teach you how to create a business plan, and how to break down and value the time you spend on every stage of the transaction.

Still wonder how this course could benefit you? Here are just a few of the evaluations of those who have taken the two-day course:

"This is the best professional development course that I have ever attended."

"[A] great two days. I have already implemented a few ideas and thoughts I gained from the course . . . I get so excited about these things that I just want to share with others."

"Best class I have taken in five years."

Julie's latest book, *Real Estate a la Carte*, received a rating of 10 out of 10 from columnist Robert Bruss. The book, which is available for sale at NSBAR for \$18 plus tax, features:

The Consumer Is the Financial Winner in the New World of Real Estate Services  
What to Pay for a la Carte Real Estate Services and How To Pay It  
The Seller's Fee-for-Services Road Map; The Buyer's Fee-for-Services Road Map  
Seller's Applications and Buyer's Applications  
Unique Real Estate a la Carte Applications to Save You Money  
Locating and Contracting with Real Estate Fee-for-Services Providers  
Deciding What Help You Need If You're Stuck Midstream

Join us for a stimulating program that may just change the way you do business.  
Call 847-374-5819 to reserve your place.

**Insert ABR page here**

*Are you ready to get a real estate broker's license?  
If so, you can complete all of your course requirements in  
2002 at NSBAR in Northbrook. You don't have to  
register for all of the classes, and you can take any  
class you wish even if you don't currently intend to apply  
for a broker's license.*

*Why wait any longer?*

# Broker Training 2002

## Broker Pre-License Classes Start in January

Broker pre-license training will be two Mondays each month from January through May, a total of five two-day sessions. You can sign up for any or all of the two-day classes, and don't have to apply for a broker's license. All classes are taught by Marilyn Glazer, GRI, CRS, CRB, M.S.Ed. All classes meet:

8:30 AM to 5 PM  
Robert McGuire Education Center  
450 Skokie Blvd, Bldg 1200  
Northbrook, Illinois 60062

**January 21 and 28**

**February 18 and 25**

**March 11 and 18**

**April 1 and 8**

**May 6 and 13**

*Advanced Real Estate Principles*

*Finance*

*Sales and Brokerage*

*Brokerage Administration*

*Contracts*

All classes offer at least three elective hours of continuing education credit.  
*Sales and Brokerage* also fulfills the new NAR Ethics requirement.

Advance registration is requested at least one week before the first day of class. Tuition fee is \$155 per class.

Month(s): \_\_\_\_\_

Total: \_\_\_\_\_

Name \_\_\_\_\_ NSBAR Member ID \_\_\_\_\_

Company \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

E-Mail \_\_\_\_\_

Call 847-374-5819 to register, or fax this page to 847-480-7362.

The Broker Pre-License Training Program is sponsored by the  
Illinois Association of REALTORS®.

North Shore - Barrington  
Association of REALTORS®

The Gateway to Education, Information and Technology

**Harris Bank \$500Ad on This Page**

# More Member News

## New Affiliate Member

**Rick Bechtel**, Wells Fargo & Co  
2742 N Lincoln Ave, Chicago, 3653

## New Affiliate Office

Wells Fargo & Co, 2742 N Lincoln Ave, Chicago, 3653

## Transfers

**Carol Best** from Baird & Warner  
6026 to Baird & Warner, 1920

Sheridan Rd, Highland Park, 3104

**Edith K. Jasser** from Coldwell  
Banker 3970 to RE/MAX Villager,  
1245 Waukegan Rd, Glenview, 4997

**Roger Owen** from RE/MAX  
Showcase 3460 to Baird & Warner,  
207 E Westminster Rd, Lake Forest,  
3106

**Mariana Popa** from Coldwell Banker  
3970 to Coldwell Banker, 5404 W  
Devon Ave, Chicago, 3061

**Anna Renee Ross** from Coldwell  
Banker 3940 to Lakeshore Partners,  
2006 Central St, Evanston, 3101

## Reinstated Members

**Dale Mandrell**, Keller Williams  
Success Realty, 59 S. Rand Rd, Lake  
Zurich, 6260

**Kathleen Miller**, Koenig & Strey, 538  
Chestnut Street, Winnetka, 3790

**Theo Nicholas**, First American Realty,  
1811 St. Johns Ave, Highland Park,  
3548

## Dropped Office

**Lowell F Berman**, Appraiser  
1032 Kenton Rd, Deerfield, 4881

## Dropped Members

**Steven W. Barrick**, Barrington Realty  
145 W Main St, Barrington, 6023

**Harriet Berlin**, Coldwell Banker  
586 Lincoln Ave, Winnetka, 3940

**Lowell F. Berman**, Lowell F Berman,  
Appraiser, 1032 Kenton Rd, Deerfield,  
4881

**Carol A. Best**, Baird & Warner  
754 W Northwest Hwy, Barrington,  
6026

**Caroline Druker**, Coldwell Banker  
1330 Shermer Rd, Northbrook, 3940

**David Fleischer**, Town & Country  
Realtors®, 1855 Deerfield Rd, High-  
land Park 4017

**Christine Gillies**, Griffith, Grant &  
Lackie, 12 Scranton Ave, Lake  
Bluff, 3338

**Elaine B. Madden**, RE/MAX of  
Barrington, 306 W Northwest Hwy,  
Barrington, 6018

**Amy Malone**, Koenig & Strey  
800 Waukegan Rd, Deerfield, 3710

**Carlos C Marquez**, North Shore  
Realty, 3412 Milwaukee Ave,  
Northbrook, 4240

**Theo Nicholas**, First American Realty  
1811 St. Johns Ave, Highland  
Park, 3548

**Bernard Rothblatt**, Century 21  
Marino, 5800 Dempster St, Morton  
Grove, 3020

**Edda Thors**, Baird & Warner  
754 W Northwest Hwy, Barrington,  
6026

**Norv Waldron**, Fee Simple, Realtor®  
181 E Westminster Rd, Lake Forest,  
3043

**Richard Wallach**, Koenig & Strey  
601 Green Bay Rd, Wilmette, 3780

## Internet Store Specials

The NSBAR on-line store,  
[www.nsbarstore.com](http://www.nsbarstore.com), is running a  
special on house-shaped personal-  
ized magnets. Prices for 500-999  
are \$.54 ea.; 1000-2499/\$.30 ea.;  
2500-4999/\$.24 ea.; 5000-9999/  
\$.22 ea. The 2.75" x 1.87" magnet  
price includes one-color printing of  
your logo and eight lines of copy.  
The magnets have a white lami-  
nated finish. Each additional color  
is priced for 250 at \$.22ea.; 500/  
\$.14ea.; 1000/\$.09ea.; 2500+/call  
800-234-0095 for price.

Holiday calendars with business  
card magnets are also available. If  
you order by phone, don't forget  
to mention that you are a member  
of the North Shore - Barrington  
Association of REALTORS®.

## MEMBER BENEFIT REFERENCE INDEX

### Health Insurance

National Association of Self-Empl.  
Ron Shapero 312-337-7133  
Marc Jacobson & Assoc. 847-498-7181  
Castle Group 559-8100  
NAR [www.narhealth.com](http://www.narhealth.com)

### Reduced Telephone Rates/Telephone

Cimco Communications  
630-691-8788

### Car Purchase

Chrysler/Jeep

### Car Rental

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

### Courier Service

Timely Courier  
Michele DiMaio/Fred Cisarik  
708-834-4380

### Cellular Service & Smart Number

Autosonics  
Michael Malenfant  
or Corky Peterson  
847-831-4000 312-831-4400

### Need Information?

Call Northbrook at 847-480-7177 or  
Barrington at 847-381-7827  
or visit [www.nsbar.org](http://www.nsbar.org)

## CE "Weekend" Planned for December

Complete 12 hours of CE, including the two CORE courses, and also meet the NAR 2001-2004 Ethics requirement by coming to the Northbrook office on Friday, December 14 and Monday, December 17. Call 374-5819 to register for:

Dec 14, 8 - 11 AM Ethics Workshop Deborah Long  
Dec 14, 12 - 3 PM Internet Investigations Deborah Long  
Dec 17, 8 - 11 AM CORE A--License Law and Escrow Lynn Madison  
Dec 17, 12 - 3 PM CORE B--Agency and Fair Housing Lynn Madison

# November Birthdays

<b>1</b> Paula Carson Lydia de Chanov Nicoletta Harris Daniel F. Hofstetter Barbara Jedrzejek Kerstin Stenlund	<b>7</b> Lori Baker Victor J. Chirio Jimmy Demos Martha Hahn James M Flanagan Marie L. Fern Irene D Luber Linda S. Stromberg	<b>13</b> Vicki Cienkowski Larry Cohen Sandra Melnick Jeffrey B. Miller Lynne P. Oakden K. Bonnie Savidge Agnieszka K. Stolze	Marcia Plonsker Pitsa Psychogios Janet Schiff Midge Towson	<b>25</b> Siiri Pfalzer Maria Speakman
<b>2</b> Sally Grabill Galina Persky Emil Presman Lynda Schneider Paula Weiss	<b>8</b> Alex Field Sue Ann Hoch Sharon J. Ramon Deborah D. Ross Anita Scheindel Robert A. Smietana Shannon Towson Barbara Uskup Gloria S. Wagner Kathleen Winer Margaret Yep	<b>14</b> Dale Mandrell Lisa C. Mintz Mikhail Zayats	<b>19</b> Joan Goldberg Britton Judy Gillispie Stewart Katz Renee Tickman	<b>26</b> Christa Donnelly Heidi E. Ogden Andrew Pelos Carolyn J Steinway Marcia Vecchione Joshua Worth
<b>3</b> Michael J. Battaglia Jody Brott Pat Cogley-Anhalt Sharon Gertz Elizabeth Gurza Beth Zoeller	<b>9</b> Ben Gerstman Catherine Kendall Barbara Mawicke	<b>15</b> Demetra Atsaves Steven Bellew Barry Benveniste Julie W. DeCock Sherry Higgins Mikhail Kheresh Carol A. Majer Pam Merrilees Michael Moore Judith Weiner	<b>20</b> Cynthia Bloomgarden Frederick Braskamp Claire Cortesi Muriel Koester Victor Lew Linda J. Thomas Marcia Thompson- Leekley	<b>27</b> Annamma Abraham Glenn Gutnayer Walter Kihm, Jr Alan Ramsay
<b>4</b> Michael Goldstein Kimberly R. Hite Megan Jordan Amy LeTourneau Bob Pasek Mary A. Robinson Patrick D. Ronan Mary Rosinski Danna Savin	<b>10</b> Tom Becker Inge Fox Leta Gold Lee MacAdam Richard R. Price Janice E Schneider	<b>16</b> Traci Bowering Linda Bowman Howard Finkle Sharon J. Kozak Marlene Werman Shelley Zugerman	<b>21</b> Nancy Herr Thomas Kurian Daniel Malmed Darleen Settler Maureen Welsh	<b>28</b> Michaelyn Allen Wendy S. Cohen Jeannie Emmert Mary Kay Hennessy Bruce Macfarlane Kathleen Tyrrell Aleksandr Shklovskiy
<b>5</b> Stacy Demas Elaine Kolpas Elizabeth Szwob Margaret Tucker Carol Lee Wax	<b>11</b> Eva B. Jaszczuk Judith Oberman	<b>17</b> Sandra Frantz Leonid Katsnelson Dolores Liaros	<b>22</b> Karen A. Linden Mary Anne Perrine Lori T Shedden Ann C. Sophie	<b>29</b> Sara Benson Jeanne Ohr Michelle Shoemaker Anita T. Signorino Mike Stillerman
<b>6</b> Helen Gardner Susan Kozloff	<b>12</b> Joanne Hyun Jung Seop Sul	<b>18</b> Carol Lynn Diener Cynthia Vantell Grossman Wendy W. Jardt Sharon Kallish Martha May	<b>23</b> Geri Katz Emalfarb Betsy Gladfelter Helen Grivas-Banos Audrey McClure Jack Scott	<b>30</b> DeAnn Glover Adam Grabowski Mary Ann Haskins Darlene Jaffe Honey S. Leavitt Rosemary A. Mutton
			<b>24</b> Xiaoli Jiang Robert D. Ross Peg Spengler Pauline Tsoris Robin Wright	<hr/> <b>Earlier Omission, Noted with Apologies</b> Oct 16 Stuart Edelman

## November/December Board/Committee Calendar

(Send meeting updates to [martha@nsbar.org](mailto:martha@nsbar.org).)

WCR Board of Directors	Nov 1	3 - 4:30 PM		Board Room
WCR Meeting	Nov 8	11:30 AM - 2:00 PM	Political Update	Skokie Country Club
Diversity Committee	Nov 9	10:30 AM - Noon		Board Room
Education Committee	Nov 13	1:30 - 2:30 PM		Board Room
E-Transactions Committee	Nov 16	1:30 - 5 PM		Board Room
NSBAR Board of Directors	Nov 21	12 - 5 PM		Education Center
WCR Board of Directors	Dec 6	3 - 4:30 PM		Board Room
Community Coalitions Committee	Dec 7	9:30 AM - Noon		Education Center
Commercial/Investment Committee	Dec 12	11:30 AM - 1 PM	Richard Maxson	Education Center
WCR Meeting	Dec 13	11:30 AM - 1:30 PM		
NSBAR Board of Directors	Dec 19	12 - 5 PM		Education Center

# Education Update

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

Event	Date	Start/End	Speaker	Location
REALTOR® Safety Program	Nov 1, 8, 15	7 - 7:50 PM	Bill Lee/Michael Cell	Oriental Arts Trng. Ctr.
NAR Annual Convention	Nov 2-5	All Day		McCormick Place
<b>CE:</b> Kiss, Bow or Shake Hands	Nov 12	8 - 11 AM	Marcie Roggow	Education Center
<b>CE:</b> Business in Multi-Cultural World	Nov 12	12 - 3PM	Marcie Roggow	Education Center
Education Committee	Nov 13	1:30-2:30PM	M.J. Black, Chair	Board Room
Jump Start Orientation	Nov 14	8:30AM - 4 PM	Connie Conway	Education Center
Computer Club	Nov 15	9 - 11 AM		Education Center
Jump Start Orientation	Dec 5	8:30AM - 4 PM	Barbara Roseman	Education Center
<b>CE:</b> Ethics Workshop	Dec 14	8 - 11AM	Deborah Long, DREI	Education Center
<b>CE:</b> Internet <b>Tech Levels 1 &amp; 2*</b>	Dec 14	12 - 3PM	Deborah Long, DREI	Education Center
<b>CE:</b> CORE A--Licensing Law/Escrow	Dec 17	8 - 11 AM	Lynn Madison	Education Center
<b>CE:</b> CORE B--Agency/Fair Housing	Dec 17	12 - 3PM	Lynn Madison	Education Center
Computer Club	Dec 20	9 - 11 AM		Education Center
<b>CE:</b> CORE A--License Law/Escrow	Jan 7	8:30 AM - 12:30 PM	Marilyn Glazer	Barrington Area Library
<b>CE:</b> CORE B--Agency/Fair Housing	Jan 7	1:30 - 4:30 PM	Marilyn Glazer	Barrington Area Library
Jump Start Orientation	Jan 9	8:30 AM - 4 PM		Education Center
Broker Training: Advanced Principles	Jan 21 & 28	8:30 AM - 5 PM	Marilyn Glazer	Education Center
<b>CE:</b> Using Technology to Better	Jan 24	8 - 11 AM	Bill Schiller	Education Center
Serve Consumers <b>Tech Level 1</b>				
<b>CE:</b> Consumer-Centric Real Estate	Jan 24	12 - 3 PM	Bill Schiller	Education Center
Web Sites <b>Tech Levels 1 &amp; 2</b>				
Board of Directors	Jan 30	12 - 5PM		Education Center
<b>CE:</b> Ethics	Feb 1	9:30 AM - 12:30 PM	Marilyn Glazer	Barrington Area Library
<b>CE:</b> Real Estate Survivor--Risk Mgmt	Feb 1	1:30 - 4:30 PM	Marilyn Glazer	Barrington Area Library
<b>CE:</b> CORE A--License Law/Escrow	Feb 4	8 - 11 AM	Lynn Madison	Education Center
<b>CE:</b> CORE B--Agency/Fair Housing	Feb 4	12 - 3 PM	Lynn Madison	Education Center
Jump Start Orientation	Feb 6	8:30 AM - 4 PM	Allyson Hoffman	Education Center
<b>CE:</b> Risk Management	Feb 11	8 - 11 AM	Lynn Madison	Education Center
<b>CE:</b> Professional Standards Process	Feb 11	12 - 3 PM	Lynn Madison	Education Center
Broker Training: Finance	Feb 18 & 25	8:30 AM - 5 PM	Marilyn Glazer	Education Center
<b>CE:</b> Are You the Weakest Link?	Feb 21	8 - 11 AM	Marilyn Glazer	Education Center
<b>CE:</b> Personal Assistants	Feb 21	12 - 3 PM	Marilyn Glazer	Education Center
Board of Directors	Feb 27	12 - 5PM		Education Center
<b>CE:</b> Real Estate Survivor	March 7	8 - 11 AM	Marilyn Glazer	Education Center
<b>CE:</b> Creative Residential Finance	March 7	12 - 3 PM	Marilyn Glazer	Education Center
Broker Training: Sales & Brokerage	March 11 & 18	8:30 AM - 5 PM	Mariyn Glazer	Education Center
District 2 REALTORS® Tech Day	March 14	8:30 AM - 4 PM	Matthew Ferrara	Chevy Chase C.C.
<b>CE:</b> Using Technology to Better	March 21	8 - 11 AM	Bill Schiller	Education Center
Serve Consumers <b>Tech Level 1</b>				
<b>CE:</b> Consumer-Centric Real Estate	March 21	12 - 3 PM	Bill Schiller	Education Center
Web Sites <b>Tech Levels 1 &amp; 2</b>				
<b>CE:</b> Agency: Negotiating Process	March 28	8 - 11 AM	Lynn Madison	Education Center
<b>CE:</b> Meeting/Exceeding Client Needs	March 28	12 - 3 PM	Lynn Madison	Education Center
Broker Training: Brokerage Adminis.	April 1 & 8	8:30 AM - 5PM	Marilyn Glazer	Education Center
<b>CE:</b> CORE A--License Law/Escrow	April 12	8 - 11 AM	Marilyn Glazer	Education Center
<b>CE:</b> CORE B--Agency/Fair Housing	April 12	12 - 3 PM	Marilyn Glazer	Education Center
Broker Training: Contracts	May 6 & 13	8:30 AM - 5 PM	Marilyn Glazer	Education Center
Jump Start Orientation	May 8	8:30 AM - 4 PM	Marilyn Glazer	Education Center
ABR Accredited Buyer Rep Course	June 6 & 7	8:30 AM - 5 PM	Lynn Madison	Education Center
ABR Relocation Class	Aug 8	8:30 AM - 5 PM	Lynn Madison	Education Center

# WCR/NSBAR Calendar Highlights

**Women's Council of REALTORS® North Shore Chapter.** The November 8 WCR luncheon will be at the Skokie Country Club in Glencoe and will feature a political update by Illinois Representatives Beth Coulson, Susan Garrett and Karen May. Reservations can be made by phoning Pat Ortseifen at 847-940-2573 by November 5. Program begins at 11:30 and concludes by 2 PM. Cost is \$20 for WCR members and \$25 for non-members.

**Self-Defense Training in Northbrook.** The REALTOR® Safety Program has been designed specifically for real estate agents. Cost of the three-week course is \$29. Classes will be held on Thursday, November 1, 8 and 15, from 7:00 to 7:50 PM. Wear casual or office clothing. Instructor is Bill Lee and classes will be conducted at his school, the Oriental Arts Training Center, 3141 Dundee Road, Northbrook, at the southeast corner of Dundee and Landwehr. Reserve your place by calling Bill Lee at 847-480-9222, or Michael Cell, Coldwell Banker Deerfield, 847-945-7100.

**Flags Available at NSBAR Northbrook Office.** NSBAR has ordered a shipment of U.S. flags, which are available to members on a first come-first served basis. The flags are in following sizes, at the indicated prices:

- 4 x 6 inches @ \$.50 each;
- 6 x 9 inches @ \$.80 each;
- 9 x 12 inches @ \$1.10 each; and
- 12 x 18 inches @ \$1.50 each.

All flags are cotton, unhemmed and on wood sticks. You can place your order by phone, charge it to your NSBAR account or credit card, and arrange to pick up your flags during regular business hours at your convenience. Illinois sales tax will be added to all purchases. You are advised to call 847-480-7177 first to check on availability as we expect the flags to be sold quickly. You can also download free of charge an Adobe Acrobat file of a 7 x 9 inch flag suitable for color printing by going to [www.nsbar.org/nsbar-elinear/newpage.asp](http://www.nsbar.org/nsbar-elinear/newpage.asp) or [nsbar.org/hot\\_news.htm](http://nsbar.org/hot_news.htm).

## NORTH SHORE—BARRINGTON ASSOCIATION OF REALTORS®

450 Skokie Blvd, Bldg 1200  
Northbrook, IL 60062  
Phone: 847-480-7177  
Fax: 847-480-7362  
Email: [terry@terrypenza.com](mailto:terry@terrypenza.com)

**Your 24-7 Association  
on the Web at  
[nsbar.org](http://nsbar.org) and  
[nsbarstore.com](http://nsbarstore.com)**