

REALTOR® News

November 2002

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December News On-Line

The December issue of your nsbar.org REALTOR® News will be published in an on-line version only. Official publication date is **December 1**, but you can expect to see the newsletter on-line as early as November 20.

To view the December issue, go to www.nsbar.org, click on the the "Start Here" page, and then click on the link to Newsletters. The newsletter will be posted in Adobe Acrobat. If you don't have the Acrobat software on your computer already, you can download it free of charge. You will be able to view the December issue in full color—one of the nice advantages of transmitting images electronically. You will even be able to print out a copy (black and white or color, depending on your printer and desire) to add to your file of earlier issues.

Try it—we think you'll like this new format. We'll be returning to a print version in January, but the e-publication is cheaper, faster and more attractive, so you can expect to see more newsletters delivered electronically in future.

Your Board in Action

NSBAR Director of Information Systems Steve Volkodav, shown below, was pleased at the turnout at the NSBAR booth during the IAR Convention, October 3 and 4. Also doing booth duty was NSBAR Education Director Martha Williams, who took this photograph. Over 600 people stopped by to win a prize (house pin, combo lock box, flag or screen sweep) and pick up an Education Update and info on other NSBAR products and services. If you like Steve's sweater, with its nsbar.org logo, you can purchase one at the REALTOR® store in Northbrook. Makes a great gift, too!



Turkey Day Is Almost Here!

We hope you enjoy a Thanksgiving marked by abundance—of family, friends, and holiday feasting. You will find this newsletter filled with news of your fellow REALTORS®, association, community and marketplace. You will find many opportunities to increase your business and marketing expertise. Do you know the current state of your financial health? Take advantage of the newest REALTOR® partnership to check your FICO score and see a copy of your credit report. See page 5 for details.

It's the Rule

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

Award Winners

Almost 200 North Shore - Barrington members and guests enjoyed lunch at the Chevy Chase Country Club on September 26. They heard from outgoing Chair Harvey Hoffman and incoming Chair Georgia Pierini, NSBAR attorney Fred Feinstein, and applauded this year's members of distinction. Humanitarian Awards were given to the Village of Skokie, represented by Skokie Mayor George Van Dusen and Alan Gerstner, Chair of the Skokie Human Relations Commission; and the Housing Opportunity Development Corporation, represented by Executive Director Richard Koenig, Director of Development Lara Duda, Property Manager Ross Brown, and attorney Fred Axley of McDermott, Will and Emery

REALTOR® of the Year: Herbert Walbaum

REALTOR®-Associate of the Year: Laurie Tierney, GRI, CRS

Affiliate of the Year: Diane Falk, Countrywide Home Loans

50-Year Member: Justine Kahn, GRI

25-Year Members: Hope Abels, Barbara Amdur, Susann Apter, Robin Bentley-Gold, Judith M. Bergstrom, Helen Bianucci, Delores Borowitz, Joseph D. Cavolick, Antigone Chalmers Rifakes, Fran Spitz Coulter, Joann Degnan, Julie Deutsch, Charles Doyle, Marilyn Elrod, Jean Farnsworth, Esther Finne, Constantine D. George, Jean George, Dorothy Goldberg, Mary Govostis, Joan Grossman, Cary Halpin, Sandra Hampton, Jim Hoel, Arlene Johner, Merle Kirsner-Styer, Laurette Kosky, Margaret Mangan, Michael Manley, Janice McCall, Murlyn McDowell, Patricia McGuinness, Vivien McKune, Sandra Melnick, Claire Meyers, Mary Minogue, Carol Monsees, Paula Moss, Jerry Mulick, Beverly O'Malley, Roger Parris, Virginia B. Ramirez, Mary Jane Ratty, Frank E. Raymond, Thomas Rebarchak, Jr., Therese Righeimer, Joyce Rubin, Florence Salkin, Helen Schlesinger, Judy Serck, Claire Sucsy, Vicki Tenner, Marcia Thompson-Leekey, Tina Tremulis, Margaret Tucker, Marlene Werman, Donna Wieland, Jacqueline Waldstein

3,000th NSBAR member: Julie Marino

IAR Presidents' Club

Bronze Award (\$1 million): Katy Elliott

Silver Award (\$2 million): Krystyna Nowak

Diamond Award (\$5 million): S. McKenna

Pearl Award (\$7.5 million): Susan Baby

Emerald Award (\$20 million): R. Bruce Bretland

More awards are listed on page 4. Kudos to all of you!

Dual Agency Reminder

Section 1450.215 of the license law provides: "A licensee may not serve as a dual agent in any transaction to which he or she or an entity in which he or she has an ownership interest is a party to the transaction."

This means that, if you are selling your own property, you can't be an agent for the buyer, in any way, shape or form. The rule applies even if you have only a partial ownership interest in the property.

OBRE Actions

The Office of Banks and Real Estate has announced the following disciplinary orders. Names of all licensees can be found at www.obre.il.state.us.

Barrington. The licenses of two real estate salespersons were surrendered, canceled, and refused renewal for a period of two years because of failure to complete continuing education requirements.

Chicago. A real estate broker's license was suspended for 30 days, to be followed by an 18-month period of probation, and the continuing education exemption was forfeited, based upon allegations that the licensee, while serving as a property manager between November 1999 and May 2000, failed to remit rent monies to the property owner.

A real estate broker was assessed a civil fine of \$1,500 for aiding and abetting the practice of real estate by a sponsored licensee who had an expired license.

A real estate broker was reprimanded and a \$500 fine was assessed for failure to exercise supervision over a transaction generated by a licensee working for the broker, and for failure to ensure that escrow records were kept in accordance with the Rules, which resulted in earnest money not being timely deposited.

Collinsville. A real estate broker was reprimanded, a \$500 fine was assessed, and additional continuing education required, for negotiating directly with a seller known to have an exclusive listing agreement with another licensee.

La Grange. A real estate broker's license was placed on probation for one year with the condition that the licensee submit semi-annual reports regarding his real estate activities. The probation was based upon the discipline of the attorney license held by the real estate licensee, due in part to the licensee's failure to disclose his interest in a brokerage corporation, which received a commission in a transaction in which the real estate licensee served as both an attorney and broker.

Naperville. A real estate broker's license was revoked for a minimum period of ten years, and a real estate brokerage corporation's license was revoked for a minimum period of ten years. Discipline was based on allegations set forth in a four-count complaint addressing the respondents' roles as both brokers and principals in various real estate transactions. Each count charged the broker and corporation with engaging in, among other things, dishonest dealing, misrepresentation, and dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud, or harm the public.



Here's our story.

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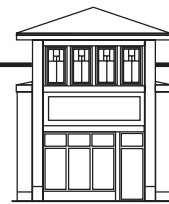


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Education

Education Director Martha R. Williams



Ethics Video Courses November 11 & 22 44 at Jump Start

The three-hour video Ethics course will be shown this month from **1 to 4 PM** on **November 11** and from **9 AM to 12 PM** on **November 22**. This free class does *not* offer C.E. credit but fulfills the NAR Ethics requirement. Call 847-480-7177 to register.

Designations/Course Completions

The following designations and course completions were announced at the Awards Lunch on September 26.

ABR: Ellen Atlas, Susan Baby, Bonnie Gray, Carol Gruner, Jeanette Halliday, Wayne Jacobson, Rachael Kim, Scott Koltz, Susan Levine, Katie Marx, Louise McCray, Linda Rosenberg, Thonda Salse, June Schulman, Theresa Sterna, Lela Theriault, Judith Weiner, Byung C. Yoon, Susan Yoon

GRI: Paula Bradfield, Patricia Hupperich, Linda Rosenberg, Leslie Wiegel

GRI Course I: John Cessna, Rakesh Kumar, Janet Wilson

GRI Course II: Margaret Goss, Debra High-Altschul, Priscilla McIntosh, Earl Misch, Vicki Moore, Eve Pribel, Janet Terrana

Wisconsin Reciprocity Licenses: Sharon Eckersall, Debra Domick, Debra High-Altschul, Mary J. Sobota

RPAC Awards

The following awards for contributions to the Realtor® Political Action Committee (RPAC) were made on September 26.

Sterling R: Roxane Malo

Capital Club: Nicholas J. Marino, Constance Conway

Gold: James Clark, Scott Lackie, Matthew Doetsch, Diana Efstathiou, Marilyn glazer, Keith Hancock, Allyson Hoffman, Harvey Hoffman, Julie Malmed, Vitaly Polyakov, Thomas Rebarchak, Jr., Daniel Schermerhorn, Ron Sever, Eileen Sheehan Hovey, Mary Ellen Tainer, Jean Wright

Silver: Melanie Hoffman, Pat Ischinger, Gary Jensen, David Buckley, Jay Chandran, Jeanine Van de Velde, Michael Stern, Margaret Mangan, Piero Orsi, Georgia Pierini, Margaret Semrad

Forty-four new members of NSBAR attended the **October 9** Jump Start Orientation program. They were welcomed to the Board by NSBAR Education Director Martha Williams, who also conducted the introduction to the Code of Ethics. "Meet the Pro" speaker was Laurie Tierney.

Lunch sponsor was CDK-USA Mortgage, represented by Michael P. Zakin. NSBAR Information Systems Director Steve Volkodav conducted the afternoon session of MLS training.

A survey completed by 37 of the new members indicates that two are in the 20-30 age bracket, nine are 31-40, ten are 41-50, ten are 51-60, one is 61-70, and five declined to answer. Of the 37 who completed the survey, eight have attained or completed some work toward a master's degree, 16 have a bachelor's degree, and eight have received an associate's degree or attended several years of college. Thirty-two of the new members were born in the United States; three were born in Russia. Languages spoken in addition to English include Russian, Polish, French, Hebrew, Spanish, German, and Hungarian, and one is familiar with sign language. They are looking to NSBAR to provide education, networking opportunities, training, scripts on how to interact with clients in various situations, commercial programs, and information on how to start their own business.

Welcome to the North Shore - Barrington Association of REALTORS®!

Our Students Tell Us . . .

Jump Start Orientation on **October 9:**

"It was all valuable knowledge. It was a very full day."
"Enjoyed Michael Zakin and credit score information."

Elements of a Contract taught by Lori Lasday Cox on **October 11:**

"It was well outlined. I would like to have gone into more detail about some issues that arise in writing/negotiating contracts."
"Very good class. Thank you!"

Heard It on the Hotline taught by Lori Lasday Cox on **October 11:**

"Well presented."
"Excellent review."
"Interesting course; we need the updates to perform effectively."

ABR Class Update

Lori Lasday Cox, GRI, CRS, CRB, ePRO, ABR, SRES, will teach the ABR elective class, Innovative Marketing, on Friday, November 1, from 8:30 AM to 4 PM. Room is still available in this useful and fast-paced program. Tuition is \$135 for registrations received by Monday, October 28, and \$150 for late registration. The next two-day ABR class will be January 31 and February 1 (Friday and Saturday), and will feature Terry Watson, Early bird tuition is \$250; registration after January 24 is \$275. Call 847-480-7177 to reserve your place at one of these exciting programs.

REALTOR® News

Evanston Lowers Rate on Security Deposits

The City of Evanston has revised the interest rate that landlords must pay tenants on their security deposits. Effective with leases that start on or after October 1, 2002, the interest rate that must be paid tenants on their security deposit has been reduced to 0.83%. The old 5% interest rate still applies to leases that began before October 1, 2002.

Evanston has adopted new language in the Landlord Tenant Ordinance that mirrors the Chicago Ordinance. Chicago sets the interest rate for security deposits on January 1 each year, effective for all leases that start within that calendar year. Evanston will now adopt the same rate used in Chicago, effective on the same date. The next interest rate adjustment will thus be on January 1, 2003.

Reported by NSBAR Director Daniel Schermerborn.

Mold Forms Available

Two new forms created by the Illinois Association of REALTORS® are now available on the contracts page at www.nsbar.org. They are: "Buyer's Mold Notice" and "Mold Disclosure." Both forms address the emerging emphasis on mold and its impact on the real estate transaction.

For a downloadable brochure on mold from the Illinois Department of Public Health, visit Member Services in the Members Only section of the IAR Web site, located at www.illinoisrealtor.org.

WCR Events

Lunch Meeting. On **November 14**, the Women's Council of REALTORS® will meet at The Glen in Glenview. The luncheon begins at 11:30 AM. Special feature of the day will be the annual silent auction fundraiser. Gift baskets, coupons for services, and other goodies will be available. Come prepared to bid! For reservations and payment of \$25 per member/guest, contact Pat Ortseifen at 847-940-2753 no later than **November 8**.

LTG Marketing Course. This is the final reminder to sign up for the LTG (Leadership Training Graduate) course, *Strategies in Marketing and Technology*, which will be taught for the first time in the Chicago area by Betty Kincaid, National WCR Financial Secretary. Course date is **November 15, from 8:30 AM to 5 PM**, at the Chevy Chase Country Club on Milwaukee Road north of Lake-Cook Road. Cost is \$155; if you have already earned your LTG designation, you can take the course for \$125. Fee includes breakfast and lunch. For reservations, call M. J. Sobota at 847-940-2723.

Mortgage Industry Booming

Employment in the mortgage industry has increased 27% in the last two years, adding 81,000 jobs to the US. economy since January 2001, according to the U.S. Department of Commerce. *Source: LAR Weekly Connection*

REALTOR® VIP Alliance

FICO Scores Available at Discount.

This month the spotlight is on Fair, Isaac and Company, creator of the FICO score used by lenders to determine credit worthiness, and the newest member of the REALTOR® VIP Alliance Program.

The Fair, Isaac partnership with NAR enables REALTORS® to check their own FICO score and overall credit health at a 10 percent discount over the usual charge. The discount applies to a product called ScorePower, which includes your current FICO score, a personalized score explanation and analysis, and the Equifax credit report that was used to determine the score. For more info on FICO scores, and to order a report at your special discounted REALTOR® rate, go to <http://www.myfico.com/NAR/>.

**November 4 and 18
8:30 AM - 5 PM**

Brokerage Administration

**Broker Training
Two-Day Class**

3 Hours C.E. Credit

**Instructor:
Marilyn Glazer, GRI, CRB**

**Tuition fee is \$155
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or register on-line at
www.nsbar.org.**

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for course/order info.**

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NORTHBROOK, IL 847-272-7550

Vision

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

Notice

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

2002-2003 Officers

Georgia Pierini, GRI, CRS, ABR Chairman of the Board	724-1855
Gary D. Jensen Chairman Elect	272-0330
Ellie Sipple Secretary-Treasurer	381-0500

Directors

Jay Chandran, GRI, CRS	673-2000
Diana Efstathiou	724-1855
Lisa Hathaway	234-0050
Allyson Hoffman, GRI, CRS, e-PRO, CRP	272-7070
Harvey Hoffman, GRI, CRS	295-8400
Scott Lackie, GRI	234-0816
Michael A. Mazzei	729-0330
Dawn McAnaney	266-7625
Kathy Pinkus	381-8800
Daniel Schermerhorn, CPM	869-4200
Margaret Semrad, GRI, CRB, CIPS	382-3600
Michael Stern	256-7400

Northbrook Office

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

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

Jin Li, Marketing and Technical Support
Martha R. Williams, Dir. of Education
Adrienne Bairstow, Education Administrator
Steve Volkodav, Dir. of Information Systems
Mike Gazdzik, Technical Support
Rachel Struchen, Receptionist

Barrington Office

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

Kimberley Davis, Accounting
Alice Roth, GRI, CRB, e-PRO, Technical Advisor

Welcome New Members

New Members

Barbara Aquilino, Jean Wright Real Estate, 559 Chestnut Street, Winnetka
Thalia L. Barnes, Prudential Preferred Property, 1600 Orrington, Evanston
Shelly Benjamin, Coldwell Banker, 740 Waukegan, Deerfield
Victor Bolotnikov, G & A Realty Inc, 2847 Pflugsten, Glenview
Mary Catherine Burke, Coldwell Banker, 586 Lincoln Avenue, Winnetka
Clifford Cadle, G & A Realty Inc, 2847 Pflugsten, Glenview
Mark Catarello, Kudan Group, Inc, 1807 Glenview Rd #205, Glenview
Michael J. Chaires, RE/MAX Homes Northwest, 1 First Bank Plaza Ste 103, Lake Zurich
John Creighton, Baird & Warner, 2735 Central St, Evanston
Ellen Davis, Coldwell Banker, 740 Waukegan, Deerfield
Andrea R. Dorn, Koenig & Strey, Inc, 800 Waukegan Road, Deerfield
Kathleen Eugene, Eagle Appraisal, 1917 Blackberry Lane, Hoffman Estates
Caroline Farrell, Coldwell Banker, 990 S Waukegan Rd, Lake Forest
Feliks Faynshteyn, Prime Realty Group, Inc, 9351 Milwaukee Avenue, Niles
Victor Filatov, Century 21 A.M. Realty, PO Box 868, Highland Park
Laura Goldberg, Baird & Warner, 1920 Sheridan Road, Highland Park
Richard J. Goodman, Richard J. Goodman, 2320 Riverwoods Road, Riverwoods
Lena Goryunov, MarketMax Realty, Inc., 1255 W Dundee Road, Buffalo Grove
Barbara Greenberg, Coldwell Banker, 740 Waukegan, Deerfield
Sari Grossblatt-Wiaz, G & A Realty Inc, 2847 Pflugsten, Glenview
Ioan Gyulai, Baird & Warner, 1900 Waukegan Rd, Glenview
Douglas C. Halka, Century 21 American Northwest, 500 W Main St, Lake Zurich
Galina Isayeva, Prime Realty Group, Inc, 9351 Milwaukee Avenue, Niles
Donna L. Kary, Eagle Appraisal, 1917 Blackberry Lane, Hoffman Estates
Mary Kendall, Apple Appraisal, 4845 N. Monticello, Chicago
Jong H. Kim, Best Choice Real Estate, Inc, 1216 E Central Rd Ste 100, Arlington Heights
Sara Krakauer, G & A Realty Inc, 2847 Pflugsten, Glenview

Marcin Krempa, Coldwell Banker, 1508 Sherman Avenue, Evanston
Heidi Kronenberg, Coldwell Banker, 1508 Sherman Avenue, Evanston
Kristen Kupperman, The Hudson Company, 903 Green Bay Rd, Winnetka
Helena Latin, RE/MAX United, 81-B S. Milwaukee, Wheeling
Vlad Leshchanka, Coldwell Banker, 1420 Waukegan Road, Glenview
Deborah Leuver, RE/MAX Countryside, 1616 W Algonquin, Hoffman Estates
Kristina Maciejczyk, G & A Realty Inc, 2847 Pflugsten, Glenview
Varghese Maliakal, G & A Realty Inc, 2847 Pflugsten, Glenview
Nancy Manisco, Keller Williams Success Realty, 59 S Rand Rd, Lake Zurich
James W. Martin III, Kudan Group, Inc, 1807 Glenview Rd #205, Glenview
Kimberly M. Meixner, Prudential Preferred Property, 3115 Dundee Road, Northbrook
Ronald G. Morgan, Kudan Group, Inc., 1807 Glenview Rd #205, Glenview
Robert Parilla, HomePage Realty, 1215 Washington #204, Wilmette
Maria Pomerantz, Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield
Darren Pulliam, Kudan Group, Inc., 1807 Glenview Rd #205, Glenview
Alvia Romious, Baird & Warner, 2735 Central St, Evanston
Melissa Rooth, Koenig & Strey, Inc, 2528 Green Bay Road, Evanston
Kristen Rowe, Coldwell Banker, 1508 Sherman Ave, Evanston
Kathy Saddemi, Coldwell Banker, 2929 Central Street, Evanston
Nancy Salzwedel, Coldwell Banker, 280 Deerpath, Lake Forest
Linh Sayavong, Coldwell Banker, 1893 Sheridan Road, Highland Park
Erika Scheibe, Coldwell Banker, 1508 Sherman Avenue, Evanston
Ann Sergesketter, Jean Wright Real Estate, 559 Chestnut St, Winnetka
Irwin R. Shudnow, Coldwell Banker M&M, 45 Huntington Lane, Wheeling
Nancy Singer, Coldwell Banker, 740 Waukegan, Deerfield
Thomas Spriggs, Kenilworth Realty Company, 410 Green Bay Rd, Kenilworth
Rosa Sukhman, MarketMax Realty, Inc., 1255 W Dundee Rd, Buffalo Grove
Andrzej Szorc, Koenig & Strey, Inc, 1009 Waukegan Road, Glenview

More Member News

New Members (cont.)

Suzanne K. Thoma, Prairie Shore Properties, 2110 Central Street, Evanston
Wendy S. Tyrrell, Coldwell Banker, 552 Lincoln Ave., Winnetka
Dilija Vaitiekute, REA Realty, 9410 Waukegan Rd, Morton Grove
Yelena Vilchik, G & A Realty Inc, 2847 Pfingsten, Glenview
Michael Weinberg, Kudan Group, Inc, 1807 Glenview Rd #205, Glenview
Daniel L. Yokas, Keller Williams Success Realty, 59 S Rand Rd, Lake Zurich

Transfers

Eileen Hoban, from ERA Doetsch Realty, 910 Greenwood Road Ste C, Glenview to Koenig & Strey, Inc, 819 Waukegan Rd, Northbrook
Rachael M. Kim, from Coldwell Banker, 1330 Shermer Road, Northbrook to RE/MAX Showcase Group, 810 S Waukegan Rd, Lake Forest
Diane Kordecki, from Koenig & Strey, Inc, 600 N Western Ave, Lake Forest to Real Estate Consulting Service, 630 Vernon Ave, Glencoe
Ivona McCormick, from Lakeshore Partners, 2006 Central St, Evanston to Prudential Preferred Property, 1600 Orrington, Evanston
Byong Park, from RE/MAX On The Shore, 340 Ridge Rd, Wilmette to Realty One, Inc, 958 N Harlem Ave, Glenview
Todd P. Smith, from Coldwell Banker, 350 Linden, Wilmette to Coldwell Banker, 740 Waukegan, Deerfield

Reinstatements

Charles B. Barenbrugge, Barenbrugge Properties, Inc, 2530 Crawford #317, Evanston
Julie Ann Hernandez, Prudential Preferred Property, 3115 Dundee Rd, Northbrook
Ann D. Pirruccello, Frank W. Pirruccello, Jr. RE, 609 Marshall Rd, Northbrook
Frank W. Pirruccello Jr., Frank W. Pirruccello, Jr. RE, 609 Marshall Rd, Northbrook

New Office

Richard J. Goodman, 2320 Riverwoods Road, Riverwoods

Other Changes

Alan Richter has opened a new office, Richter Realty Group, 3136 Daniels Court, Arlington Heights
Mary Nigro is leaving Baird & Warner, 207 E Westminster Rd, Lake Forest; new manager is **Marge Steineke**

Terminations

Charles E. Bell, Lake Forest Properties, 1021 W Old Mill Rd, Lake Forest
Dori Bell, Lake Forest Properties, 1021 W Old Mill Rd, Lake Forest
James Comerford, RE/MAX Showcase Group, 810 S Waukegan Rd, Lake Forest
John E. Darby, Prudential Preferred Property, 1890 First St, Highland Park
Lydia DeChanov, Koenig & Strey, Inc, 538 Chestnut St, Winnetka
Dawn Doering-Suter, Third Meridian Realty LLC, 345 Sherman Ave, Evanston
Norma Foster, Koenig & Strey, Inc, 538 Chestnut St, Winnetka
Thomas J. Johnson, Coldwell Banker, 990 S Waukegan Rd, Lake Forest
Eugene Marino, Coldwell Banker, 5404 W Devon Ave, Chicago
Lee Marshall, Koenig & Strey, Inc., 538 Chestnut St, Winnetka
Pam Merrilees, Koenig & Strey, Inc, 538 Chestnut St, Winnetka
Julie C. Miller, Koenig & Strey, Inc, 600 N Western Ave, Lake Forest
Mary Nigro, Baird & Warner, 207 E Westminster Rd, Lake Forest
Jason M. Raidbard, Koenig & Strey, Inc, 2528 Green Bay Rd, Evanston
Fran Rosen, RE/MAX Villager, 1245 Waukegan Rd, Glenview
Cornelia Sawle, Baird & Warner, 207 E Westminster Rd, Lake Forest
Carole L. Sherrill, Sherrill Realty, 701 North Point Dr B18, Winthrop Harbor
Nicole Sillin, Koenig & Strey, Inc, 2528 Green Bay Rd, Evanston
Laurene Szkatulski, Koenig & Strey, Inc, 538 Chestnut St, Winnetka
Bob Tubic, Coldwell Banker, 5404 W Devon Ave, Chicago
Chander Wadhwa, Coldwell Banker, 1893 Sheridan Rd, Highland Park
Sookja Yoon, Coldwell Banker, 1330 Shermer Rd, Northbrook
Shelley Zugergerman, Koenig & Strey, Inc, 538 Chestnut St, Winnetka

Terminated Offices

Lake Forest Properties, 1021 W Old Mill Rd, Lake Forest
Sherrill Realty, 701 North Point Dr B18, Winthrop Harbor

Holiday Shopping Tip

The NSBAR REALTOR® Store has the Pocket Real Estate Master calculator from Calculated Industries in stock for your holiday shopping. Cost is \$29.95 each plus tax for one to five; \$23.96 each plus tax for six to ten; and \$22.46 each plus tax if you buy more than ten. This basic calculator is easy to use, has large keys, and will help you calculate loan payments, loan amortization, interest rates and more. Comes with batteries, hard case, user's guide and one-year warranty. Call 847-480-7177 to reserve your calculators today.

MEMBER BENEFIT REFERENCE INDEX

Health Insurance

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

Investment Counselors

Charles Schwab & Co., Inc., Northbrook
Mark Babula or Ken Luschinski
847-564-2033

Reduced Telephone Rates/Telephone

Cimco Communications
630-691-8788

Car Purchase

Chrysler/Jeep

Car Rental

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

Courier Service

Timely Courier
Michele DiMaio/Pred 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.nsbarg.org

Steve's Street

Director of Information Systems Steve Volkodan, e-PRO

AOL (America Online)

AOL is popular, easy to use, provides multiple screen names, and kids love it. AOL's benefits include: many local dial-up numbers; an 800 number; instant messaging; chat rooms and communities. AOL is not, however, a practical business solution for real estate professionals. Its drawbacks include: e-mail size limitations; difficulty with attachments; inability to use your domain in your return e-mail address; and non-standard e-mail format—and those reasons are just for starters.

There is a perceived lack of technology expertise of AOL users (how experienced Internet business users view AOL users)—not the image you want to project. AOL does not deliver all e-mail. In an attempt to filter SPAM (unsolicited e-mail), AOL also filters legitimate business and personal e-mail you may want to receive.

E-mail messages exceeding a certain size are converted by AOL into attachments or bounced back to the sender. Many users are annoyed when they have to take an extra step to read their e-mail (that extra step being to “download” an AOL-created attachment). Even worse, some e-mail messages are not delivered and not bounced, entering e-mail Never Never Land. If you are sending important documents to one of your customers or clients who use AOL, be sure to check with them to confirm that the document was received and was readable.

More problematic is the fact that once you sign up for AOL, you are locked into an e-mail address that contains the AOL domain (AOL.com). and not your own domain. This includes not having the ability to change your return address in your e-mail client software. When you create a new e-mail message or respond to an e-mail message on AOL, the AOL mail manager will always include your AOL Screen Name as your return address. Real estate professionals should try to brand their e-mail address (containing their personal domain name) and not an AOL e-mail address. Example: You want your clients to know they can reach you at You@yourdomain.com, a return address not available for use on AOL. How professional would it be for the CEO of IBM to have a e-mail address: LouGerstner783@aol.com, or for information intended for the White House to go to GeorgeWBush798@aol.com.

As we move into the future and our MLS becomes browser-based (and accessible on the web), real estate professionals will find themselves at a competitive disadvantage if they are depending solely on AOL. AOL's browser is a modified, limited version of Internet Explorer. In order to access a web-based MLS, the AOL user would have to minimize AOL and then access the MLS with a full and separate version of Internet Explorer or other browser as recommended by your MLS vendor.

Keep in mind that many of your customers and clients may use AOL. Knowledge of how AOL works and which of your clients and customers use AOL is useful information for you. Because certain code is required for embedded links to be active (“hot”) in AOL, you may want to include that code when e-mailing to AOL users.

America Online is an “edutainment” provider (a mix of education and entertainment). If you enjoy it, then by all means, include AOL in your entertainment budget. If you are going to continue to use AOL, don't forget to have at least version 7.0.

Above information courtesy of Internet Crusade, which created the e-PRO designation course for REALTORS®. For more information, go to www.nsbar.org and click on Education and then the e-PRO banner.

At Your Request: On-Line Agent Classes

Don Grubor of www.mouseuniversity.com will teach On-Line Agent classes in November and December in **Northbrook**. *On-Line Agent Basics* will be held **November 14** from 9AM-4:30PM. *On-Line Agent Advanced* will be held **December 5** from 9AM-4:30PM.

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



Architecturally Speaking Inspections Ad

HALF-PAGE CDK-USA MORTGAGE AD

**HALF-PAGE HARRIS BANK
“SURPRISES” AD**

November Birthdays

1 Barbara Jedrzejek Gloria L. Carter Jacob Geils Karen Feldman Kerstin Stenlund Nicoletta Harris Paula Carson	7 Irene D Luber James M Flanagan Jimmy Demos Linda S. Stromberg Lori Baker Marie L. Fern Martha Hahn Ronald T. Mrowiec Victor J. Chirio	13 Jeffrey B. Miller K. Bonnie Savidge Larry Cohen Lynne P. Oakden Sandra Melnick Vicki Cienkowski	19 Aleksandr Ivanov Joan Colmar Goldberg Judy Gillispie Renee Tickman Stewart Katz	26 Andrew Pelos Carolyn J Steinway Christa Donnelly Heidi E. Ogden Joshua Worth Marcia Vecchione
2 Edward Martinez Emil Presman Galina Persky Lynda Schneider Paula Weiss Sally Grabill	8 Alex Field Anita Scheindel Barbara Uskup Charles Namrood Deborah D. Ross Gloria S. Wagner Kathleen Winer Margaret Yep Shannon Towson Sharon J. Ramon Sue Ann Hoch	14 Chris McAuliffe Lisa C. Mintz Mikhail Zayats	20 Claire Cortesi Cynthia Bloomgarden Frederick Braskamp Linda J. Thomas Marcia Thompson-Leekley Muriel Koester Victor Lew	27 Alan Ramsay Annamma Abraham Glenn Gutnayer Walter Kihm, Jr
3 Beth Zoeller Elizabeth Gurza Irene Serdin Jody Brott Michael J. Battaglia Pat Cogley-Anhalt Sharon Gertz	9 Barbara Mawicke Ben Gerstman Catherine Kendall	15 Barry Benveniste Carol A. Majer Demetra Atsaves John L. Paluch Judith Weiner Julie W. DeCock Michael Moore Mikhail Kheresh Sherry Higgins	21 Daniel Malmed Darleen Settler Maureen Welsh Nancy Herr Thomas Kurian	28 Aleksandr Shklovskiy Bruce Macfarlane Elizabeth Smith Jeannie Emmert Kathleen Tyrrell Mary Kay Hennessy Micki Allen Wendy S. Cohen
4 Amy LeTourneau Danna Savin Kimberly R. Hite Mary A. Robinson Mary Rosinski Megan Jordan Michael Goldstein Patrick D. Ronan Tamara Kasey	10 Audrey Chapman Inge Fox Janice E Schneider Leta Gold Rakesh Kumar Richard R. Price Tom Becker	16 Howard Finkle Linda Bowman Marlene Werman Sharon J. Kozak Traci Bowering	22 Ann C. Sophie Karen A. Ryan-Linden Lori T Shedden Mary Anne Perrine	29 Anita T. Signorino Jeanne Ohr Michelle Shoemaker Mike Stillerman Sara Benson
5 Carol Lee Wax Elaine Kolpas Margaret Tucker Stacy Demas	11 Eva B. Jaszczuk Judith Oberman	17 Dolores Liaros Leonid Katsnelson Sandra Frantz	23 Audrey McClure Betsy Gladfelder Geri Katz Emalfarb Helen Grivas-Banos Jack Scott	30 Barbara Wiggins Darlene Jaffe DeAnn Glover Deborah J. Shore Glenn L. Swanson Honey S. Leavitt Lyn Kaiser Mary Ann Haskins Rosemary A. Mutton
6 George Candelaria Helen Gardner Susan Kozloff	12 Janice Post Joanne Hyun Jung Seop Sul	18 Cynthia Vantell Grossman Janet Schiff Marcia Plonsker Martha May Pitsa Psychogios Sharon Kallish Wendy W. Jordt	24 Pauline Tsois Peg Spengler Robert D. Ross Robin Wright Xiaoli Jiang	
		25 Marta Speakman Siiri Pflzer		

Illinois Market Still Strong

Home sales in Chicago's suburbs are on track to equal last year's record sales pace. Accounting for about 85.3 percent of existing single-family home sales in the metro area, Chicago's suburbs so far this year have matched last year's red-hot sales volume. During the second quarter of 2002, MLSNI reports that existing home sales in the suburbs totaled 17,995, compared to sales in second quarter 2001 of 18,002. Overall suburban home prices are on the rise. All 12 suburban real estate boards reported an increase in median home prices during the second quarter. Towns to the west of Chicago logged the biggest gain from 2001 to 2002—a 12.8 percent jump in the second quarter to \$159,700 from \$141,600. Chicago's North Shore area had a 12% increase to \$450,500 from \$402,200 for the same period. *Source: Jane Adler for RealtorMag Online*

August Statistics. In August, the median price of existing, single-family homes in Illinois rose 5.6% and sales dropped 2.8%. Year-to-date sales (January through August) rose 3.1% compared to the same period a year ago. *Source: LAR Online*

November Meetings

(Send meeting updates to martha@nsbar.org)

WCR Lunch	Nov 14	11:30 AM - 2:00 PM	The Glen, Glenview
NSBAR Board of Directors	Nov 20	12 - 5 PM	Robert McGuire Education Center
Diversity Committee	Nov 21	10:30AM-Noon	Robert McGuire Education Center

Education Update

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

Class	Date	Start/End	Speaker	Location
ABR: Innovative Marketing	Nov 1	8:30AM-4PM	Lori Lasday Cox	Northbrook Classroom
Broker Training: Brokerage Adminis.	Nov 4, 18	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
Jump Start Orientation	Nov 13	8:30AM-4PM	Roxane Malo	Northbrook Classroom
On-Line Agent Basics Level 1*	Nov 14	9AM-4:30PM	Don Grubor	Northbrook Classroom
CE: Procuring Cause	Nov 15	8:30-11:30AM	Lynn Madison	Northbrook Classroom
CE: When in Doubt--Disclose	Nov 15	12:30-3:30PM	Lynn Madison	Northbrook Classroom
CE: CORE A License Law/Escrow	Nov 21	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: CORE B Agency/Fair Housing	Nov 21	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
Wisconsin R.E. License Training	Nov 22, 25	8AM-5PM	WRA Video Course	Northbrook Classroom
Jump Start Orientation	Dec 4	8:30AM-4PM	Connie Conway	Northbrook Classroom
CE: Guess Who's Coming to Dinner I	Dec 6	8:30-11:30AM	Deborah Long	Northbrook Classroom
CE: Guess Who's Coming to Dinner II	Dec 6	12:30-3:30PM	Deborah Long	Northbrook Classroom
Broker Training: Contracts	Dec 9, 16	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
On-Line Agent Advanced Level 2	Dec 15	9AM-4:30PM	Don Grubor	Northbrook Classroom
CE: CORE A License Law/Escrow	Dec 13	8:30-11:30AM	Lynn Madison	Northbrook Classroom
CE: CORE B Agency/Fair Housing	Dec 13	12:30-3:30PM	Lynn Madison	Northbrook Classroom
CE: CORE A License Law/Escrow	Dec 19	9:30AM-12:30PM	Lynn Madison	Chessie's, Barrington
CE: CORE B Agency/Fair Housing	Dec 19	1:30-4:30PM	Lynn Madison	Chessie's, Barrington
Jump Start Orientation	Jan 6	8:30AM-4PM		Northbrook Classroom
CE: CORE A License Law/Escrow	Jan 6	9:30AM-12:30PM	Jean Crosby	Barrington Area Library
CE: CORE B Agency/Fair Housing	Jan 6	1:30-4:30PM	Jean Crosby	Barrington Area Library
CE: Using Tech. to Better Serve Consumers	Jan 16	9AM-12PM	Bill Schiller	Barrington Office
CE: Consumer-Centric R.E. Web Sites	Jan 16	1-4PM	Bill Schiller	Barrington Office
CE: Using Tech. to Better Serve Consumers	Jan 17	8:30-11:30AM	Bill Schiller	Northbrook Classroom
CE: Consumer-Centric R.E. Web Sites	Jan 17	12:30-3:30PM	Bil Schiller	Northbrook Classroom
Broker Training: Advanced Principles	Jan 20, 27		Marilyn Glazer	Northbrook Classroom
Real Estate Prof. Assistant Class	Jan 23, 24	8:30AM-5PM	Kerry Kidwell	Northbrook Classroom
GRI Modules	Jan 28, 29		Hyatt Regency Woodfield	Schaumburg
ABR Accredited Buyer Rep Course	Jan 31, Feb 1	8:30AM-5PM	Terry Watson	Northbrook Classroom
CE: Counseling Today's Seller	Feb 7	9:30AM-12:30PM	Lynn Madison	Barrington Area Library
CE: Counseling Today's Buyer	Feb 7	1:30-4:30PM	Lynn Madison	Barrington Area Library
Broker Training: Finance	Feb 10, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
CE: Right or Wrong: It's a Matter of Ethics	Feb 14	8:30-11:30AM	Lynn Madison	Northbrook Classroom
CE: Dual Agency: Duties in Conflict	Feb 14	12:30-3:30PM	Lynn Madison	Northbrook Classroom
CE: CORE B Agency/Fair Housing	Feb 17	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: CORE A License Law/Escrow	Feb 17	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
CE: Taxation of R. E. Transactions	Feb 20	9AM-12PM	Michael Blanski	Northbrook Classroom
ABR: Representing the e-Buyer	Feb 21	8:30AM-4PM	Terry Watson	Northbrook Classroom
CE: Risky Business: Top 10 Areas of Liability	March 7	8:30-11:30AM	Lynn Madison	Northbrook Classroom
CE: Your Responsibilities in Negotiating	March 7	12:30-3:30PM	Lynn Madison	Northbrook Classroom
CE: Black, White or Gray: Ethical Dilemmas	March 10	8:30-11:30AM	Marilyn Glazer	Northbrook Classroom
CE: Are You the Weakest Link? Risk Reduction	March 10	12:30-3:30PM	Marilyn Glazer	Northbrook Classroom
CE: Property Disclosure: What You Need to Know	March 13	9:00AM-12:00PM	Wayne Paprocki	Barrington Office
CE: Professionalism: The Code of Ethics	March 13	1:00-4:00PM	Wayne Paprocki	Barrington Office
CE: CORE A License Law/Escrow	March 14	8:30-11:30AM	Wayne Paprocki	Northbrook Classroom
CE: CORE B Agency/Fair Housing	March 14	12:30-3:30PM	Wayne Paprocki	Northbrook Classroom
Broker Training: Sales & Brokerage	March 17, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
CE: Using Tech. to Better Serve Consumers	March 20	9AM-12PM	Bill Schiller	Barrington Office
CE: Consumer-Centric R.E. Web Sites	March 20	1-4PM	Bill Schiller	Barrington Office
CE: Using Tech. to Better Serve Consumers	March 21	8:30-11:30AM	Bill Schiller	Northbrook Classroom
CE: Consumer-Centric R.E. Web Sites	March 21	12:30-3:30PM	Bil Schiller	Northbrook Classroom
CE: Disclose! Disclose! Disclose!	March 27	8:30-11:30AM	Kerry Kidwell	Northbrook Classroom
CE: Advertising & the Real Estate Agent	March 27	12:30-3:30PM	Kerry Kidwell	Northbrook Classroom
CE: CORE A License Law/Escrow	March 28	9:30AM-12:30PM	Kerry Kidwell	Barrington Area Library
CE: CORE B Agency/Fair Housing	March 28	1:30-4:30PM	Kerry Kidwell	Barrington Area Library
CE: Internet Investigations	March 28	8:30-11:30AM	Deborah Long	Northbrook Classroom
CE: For Your Own Good: REALTOR® Code of Ethics	March 28	12:30-3:30PM	Deborah Long	Northbrook Classroom
CE: Internet Investigations	March 31	9:30AM-12:30PM	Deborah Long	Barrington Area Library
CE: For Your Own Good: REALTOR® Code of Ethics	March 31	1:30-4:30PM	Deborah Long	Barrington Area Library

Check www.nsbar.org for April classes and class/instructor updates.

November Member Survey and Prize Drawing

We need your help to learn how we may serve you better. This month's survey asks how you complete your education requirements. Write your responses on this page (or a copy of it), and then fax the page to 847-480-7362. If we receive your fax by November 22, you will be eligible for a drawing for a free class. Don't forget to include your name!

How long have you been practicing real estate? (circle one) Less than 2 years 2-5 years 5-10 years Over 10 years

Are you required to take continuing education classes for real estate license renewal? (Circle one.) Yes No

What kind of classes do you usually take? Live lecture Print home-study Audio home-study On-line

Who is your education provider? (Check all that apply.)

North Shore - Barrington Association

Another local association: _____

Illinois Association of REALTORS® _____

National Association of REALTORS® _____

Proprietary (private) school: _____

Other: _____

**NORTH SHORE—BARRINGTON
ASSOCIATION OF REALTORS®**

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