

# REALTOR® News

## October 2001

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## Supra Negotiations Stopped

Negotiations with Supra Products, Inc., were suspended as of August 23 and will not resume until the new electronic lock box is available for purchase. Supra plans for the new box to be ready by April 2002, however, it is our understanding that the prototype has not yet been built.

NSBAR began negotiations with Supra because of Supra's plan to build a new box that could only be opened by a new card (the new card would open both the new as well as the old box). Objections to portions of the new contract resulted in the decision to wait. If Supra does introduce the new box, NSBAR will have to resume negotiations. Supra is currently the *only* company in the United States offering electronic lockbox systems.

## October 25 Financial Seminar

NSBAR members and guests are invited to attend a special luncheon presentation on *Retirement and Estate Planning for REALTORS®*. The program will be held on October 25 from 10:30 AM to 2 PM at the offices of the Greater Chicago Group, Inc., 3000 Lakeside Dr., Ste. 200 South, Bannockburn.

Speakers will include **Mark Tauber** and **Harvey Kaluzna**, both Senior Associates of the Greater Chicago Group. In addition to being an adjunct professor at the Lake Forest Graduate School of Management, Mark Tauber is a national seminar leader with the American Management Association. Both speakers are members of the Society of Financial Services Professionals and the National Association of Life Underwriters.

Don't miss this opportunity to prepare for your financial future. Among the topics covered will be:

- Tax advantaged retirement strategies for the self-employed
- Small business retirement strategies
- Non-qualified and deferred compensation strategies
- Asset allocations for present and future, and controlling risk
- How to avoid living and death probate
- Living trusts and other documents
- Estate taxes--where are we?
- Minimizing estate taxes
- Charitable bequests
- How to spend your last dime on your last day and still have it all!

Reservations may be made by calling NSBAR's automated Registration Desk at 847-374-5819. Charge of \$10 covers lunch and all materials.

## Trick or treat? It's your decision.

October is a great time to show your clients, customers and fellow agents how much you appreciate them by providing a special "treat" to express your thanks. Candy is always popular at this time of year, but you still have time to order personalized items. How about one of those plastic ice scrapers for the car, in a bright color to make it easy to find in the glove compartment? Check out the marketing items at [www.nsbarstore.com](http://www.nsbarstore.com).



# It's the Rule

Chief Operating Officer Terese (Terry) Penza

## What Exactly Is Procuring Cause?

You've probably heard these statements before:

The person who showed the property always wins a procuring cause case!

The person who gets the signatures on the contract always wins a procuring cause case!

The person who has a signed agency agreement always wins a procuring cause case!

But are they true? NO!!!!

What is procuring cause? It is the uninterrupted series of events without a break in the continuity that led to the sale. In other words, who caused the sale?

The agency relationship with the client and entitlement to compensation are separate issues. The issue in a procuring cause case is whether the agent made reasonable efforts to develop and maintain an *ongoing relationship* with the purchaser. Many factors are considered by the panel in determining who will be the prevailing party in an arbitration hearing. One area is communication and contact, as opposed to abandonment and estrangement.

Many arbitrable disputes will turn on the relationship (or lack thereof) between a broker (often a cooperating broker) and a prospective purchaser. The panel will consider whether, under the circumstances and in accord with local custom and practice, the broker made reasonable efforts to develop and maintain an ongoing relationship with the purchaser.

When two cooperating brokers have competing claims against a listing broker, the panel will want to determine whether the first cooperating broker actively maintained ongoing contact with the purchaser or, alternatively, whether the broker's inactivity, or perceived inactivity, may have caused the purchaser to reasonably conclude that the broker had lost interest or disengaged from the transaction (abandonment).

In other cases, a purchaser, despite reasonable efforts by the broker to maintain ongoing contact, may seek assistance from another broker. The panel will want to consider why the purchaser was estranged from the first broker.

In still other cases, there may be no question that there was an ongoing relationship between the broker and purchaser; the issue then becomes whether the broker's conduct or, alternatively, the broker's failure to act when

necessary, caused the purchaser to terminate the relationship (estrangement). Estrangement can be caused by, among other things, words or actions or lack of words or actions when called for.

The panel will want to consider whether such conduct, or lack thereof, caused a break in the series of events leading to the transaction and whether the successful transaction was actually brought about through the initiation of a separate, subsequent series of events by the second cooperating broker.

## REALTOR® Safety Program in November

Have you ever felt unsafe while sitting an open house? Have you ever worried that you could fall victim to an attack in the course of performing your job and not know how to defend yourself? Have you ever used the "Blue File" code? Especially after the horrific events of September 11, you should consider taking advantage of a new program that NSBAR is offering in conjunction with the Oriental Arts Training Center of Northbrook.

The REALTOR® Safety Program has been designed specifically for REALTORS®. Through the REALTOR® Safety Program you will learn NSBAR's recommended rules for REALTOR® safety. You will also learn defensive techniques taught by certified black belts that you can use in the event you fall victim to an attack. The REALTOR® Safety Program was designed to give you confidence and empower you to be pro-active in preventing an attack or in defending yourself in the event you are assaulted in the course of your work.

The program consists of three sessions on three Thursday evenings starting Thursday, November 1, and continuing on November 8 and 15, from 7:00-7:50 PM. Cost of the program is only \$29. It will be held at the Oriental Arts Training Center, 3141 Dundee Road, Northbrook, at the southeast corner of Dundee and Landwehr.

Loose clothing is recommended, but street clothes also may be worn. Any level of physical dexterity is acceptable. *Everyone* should be able to get something out of the program.

To sign up, or request more information, contact either Bill Lee of the Oriental Arts Training Center, 847-480-9222, or Michael Cell, Coldwell Banker Deerfield, 847-945-7100.



## National

### Diversity of Population Increasing.

The U.S. Census Bureau projects that the U.S. population will increase from 273 million in 1999 to 571 million in 2100, representing a 109 percent increase. This population increase will be driven by immigration. Nearly 300 million immigrants are expected to reach U.S. shores between 1999 and 2100. These immigrants represent a staggering long-term business opportunity for REALTORS<sup>®</sup>. (*One Realtor Place*)

### Federal Government to Sell property Via Internet.

Seeking to reduce its role as the nation's largest landlord, the federal government is creating an Internet portal to help it unload the homes it acquires after owners default on loans or that are seized as part of a criminal prosecution.

**Time to Shop Around.** Seattle, Washington based Safeco, which has been endorsed by NAR, confirmed on August 9 that it is retiring a number of lines of E&O insurance. Safeco's current contracts will be honored, but no new ones made available. (*Inman News Service*)

**A Big Mac and a Big Loan?** To assist lower income groups in the southeastern states, Freddie Mac and fifteen MacDonald's restaurants are offering on-line information about mortgage financing. Computer terminals will be placed in participating restaurants, allowing access to financing and home-buying information on-line.

Only 38 percent of American families earning less than \$30,000 have Internet access, compared to 72 percent of families in the \$50,000-\$80,000 income bracket. The program will be available in select minority and low-to-moderate income neighborhoods. (*The Real Estate Executive Summary*)

## State

### Home Inspector Licensing Law.

On August 3, Governor Ryan signed into law House Bill 1805 calling for the licensing of home inspectors. This law requires home inspectors to complete state-approved classes and pass a state home inspector exam. Licensing is required as of January 1, 2003.

The law applies to the inspection of "residential real property" (real property that is used or is intended to be used as a residence by one or more persons) in connection with, or to facilitate the proposed or actual sale, lease, or other conveyance of that residential real property.

A "home inspection" is defined as the evaluation of the exterior and interior components of residential real property, which includes inspection of any two or more of the following components: heating, ventilation, air conditioning; plumbing system; electrical system; structural composition; foundation; roof; masonry structure; or any other residential real property component, as established by law.

Home inspectors who have been in the business for two years and have completed 200 home inspections (before the signing of the new law) may sit for the exam without taking the new pre-licensing classes. Home inspectors have only six months to apply under this "grandfathering for waiver of classes" provision.

Those exempt from licensure include a state or local government code enforcement official when acting within the scope of that employment, any person licensed by the state of Illinois when acting within the scope of that license, and any person employed by the owner or lessor of residential real property to prepare a bid or estimate on a home construction project when

that individual does not represent himself or herself as a home inspector.

The Act provides for license renewal every two years and continuing education requirements. Among others, grounds for discipline include: a. advising a client as to whether or not the client should engage in a transaction; b. performing a home inspection in a manner that damages or alters the property without the consent of the owner; c. performing a home inspection when there is a potential or actual conflict without prior written notice and obtaining prior consent of the client; d. not disclosing the names of all home inspectors providing a significant contribution to the development and reporting of a home inspection.

The Act provides for temporary suspension of a license without a hearing, and for a hearing process for disciplinary matters. Practice without a license is a Class A misdemeanor and subject to a civil penalty. (*Quorum Call*)

### Changes to Appraiser Licensing.

The "licensed" appraiser category has been repealed and has been changed to an entry-level "associate" license. Associate appraisers will not be able to complete appraisals on their own. A certified appraiser will have to review and sign off on the appraisal. Those holding appraisal licenses will be converted to an associate real estate appraiser license by the expiration date.

Broker experience will no longer be counted toward the required appraiser experience requirements. Certification of appraisers remains voluntary. Only in federally related financial transactions does an appraiser have to be certified. (*AIREE News Line*)

### Correction from September issue:

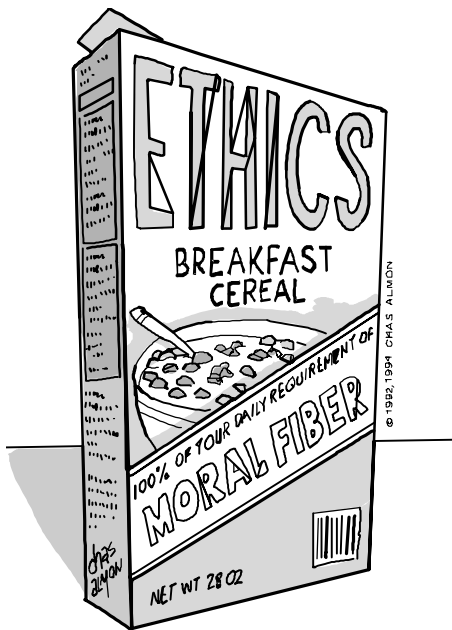
Address of Illinois School Improvement Web site is <http://ilsisbe.net>.

## More About NAR Ethics

Because there is some confusion on this point, we need to stress that the deadline for completing the NAR Ethics requirement is **December 31, 2004**. Evidently, a mailing by another local Board stated incorrectly that the deadline was this year.

All North Shore - Barrington members will receive a postcard in December indicating whether or not they have been credited with taking the required Ethics course. NSBAR is designing its course offerings so that, every time we have an Ethics course, it will fulfill the NAR requirement. And, of course, you can fulfill the requirement by attending the morning portion of one of the Jump Start Orientations.

The record of your attendance at the required Ethics course is kept by your local Board. This means that, if you take an Ethics class somewhere else, **you** must report it to NSBAR so that your attendance can be recorded in NRDS (the Realtor database). The school sponsor will not inform us. If you take an Ethics class sponsored by NSBAR, we will automatically record your attendance in NRDS.



## New ABR Course Dates

The Accredited Buyer Representative (ABR) course will be offered on June 6 and 7, 2002. Instructor will be Lynn Madison. Class hours are 8:30 AM to 5 PM both days. The Real Estate Buyer's Agent Council (REBAC) awards the ABR designation. You can find out more about REBAC, including a directory of ABR members, at [www.rebac.net](http://www.rebac.net). Current criteria for the ABR are:

- Passing the two-day ABR class.
- Practical experience, demonstrated by completing and closing five real estate transactions as the buyer's rep.
- Maintaining membership in good standing in NAR and REBAC.

## 18 At Jump Start Program

Eighteen new NSBAR members attended the September 5 Jump Start Orientation. "Meet the Pro" speaker was Laurie Tierney, Koenig & Strey Lake Forest, who prepared by quizzing new agents, secretaries and the managing broker of her office to find out what new agents should know. Laurie's advice and comments were well received by the Jump Start audience. In fact, the broker of one of the new members called Laurie the next day to congratulate her on presenting such useful tips. Lunch was sponsored by La Salle Home Mortgage. Bob Mackie of LaSalle had several handouts for the new members, including a set of articles on the hazards of mold.

## Top Producer 6i Training

Tom Byers will conduct the Top Producer 6i Training Session at NSBAR on Wednesday, October 17. Every student in the class will be able to use the Top Producer software on one of the classroom computers. This class is for all levels of experience. Cost of the class, which runs from 9 AM to 4 PM, is \$150 per student. To register, call the NSBAR automated registration desk at 847-374-5819.



## Smart Growth Opportunity to Visit Northwest AOR

Smart Growth speakers Joe Molinaro of NAR's Washington staff, land use planner Chuck Hanlon, and IAR analyst Mike Scobey can be heard on October 18 from 8:30 AM - 12 PM at the office of the Northwest Association of REALTORS®. The North Shore - Barrington, Northwest and Lake County Associations are joint sponsors of the event, which will take place at 1655 Arlington Heights Road, Arlington Heights.

Seating is limited, so make your reservation early to guarantee your place. Program cost of \$10 includes refreshments. Call 847-374-5819 to register. Join us for a valuable discussion of this important topic.

## New Series of Broker Pre-License Classes to Start

A new series of the five classes required to qualify for the broker's licensing exam will begin on January 21, 2002. They are:

- Jan 21 & 28, Advanced Principles
- Feb 18 & 25, Finance
- March 11 & 18, Sales & Brokerage
- April 1 & 8, Brokerage Administration
- May 6 & 13, Contracts

Each two-day class will be taught by Marilyn Glazer. Tuition for each class is \$155. In compliance with Illinois law, there are no Early Bird or member discounts, but you are encouraged to register early to guarantee your place in this popular series of classes.

## **Harris Bank Ad**

**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**

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

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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**

452 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  
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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

**Laura Austwick, Koenig & Strey**  
600 N Western Ave, Lake Forest, 3750

**Denise Beckway, RE/MAX United**  
81-B S. Milwaukee, Wheeling, 3600

**Dorothy J. Borland, Griffith, Grant & Lackie, 678 N Western Ave,**  
Lake Forest, 3051

**William D. Briggs, William D. Briggs**  
582 Oakwood Ave, Lake Forest, 3648

**Paula Carson, RE/MAX United**  
81-B S. Milwaukee, Wheeling, 3600

**Lyle Carter, Baird & Warner**  
754 W Northwest Hwy,  
Barrington, 6026

**JoAnn Casali, ERA Doetsch Realty**  
910 Greenwood Road, Glenview, 3038

**Margaret Biggs Caulfield,**  
Jean Wright Real Estate,  
559 Chestnut St, Winnetka, 4048

**John P. Coleman, J.T.J. Properties,**  
L.L.C., 3218 Skokie Valley Rd,  
Highland Park, 3649

**Jeanne DeSanton, Coldwell Banker**  
330 E Main, Barrington, 6022

**Terry J. Dunn, Coldwell Banker**  
1420 Waukegan Rd, Glenview, 3970

**Kanwal Ghaey, Darab Shahabi**  
P.O. Box 442, Glencoe, 3428

**Jennifer Gleason, Coldwell Banker**  
280 Deerpath, Lake Forest, 3950

**Freyda L. Goldberg, G & A Realty Inc**  
2847 Pfingsten, Glenview, 3014

**Deborah Goldsholl, Coldwell Banker**  
740 Waukegan, Deerfield, 3910

**Lisa Gordon, Baird & Warner**  
2735 Central St, Evanston, 3110

**Kiki Hoener, Coldwell Banker**  
586 Lincoln Ave, Winnetka, 3930

**Dolores M. Jasin, Baird & Warner**  
2735 Central St, Evanston, 3110

**Andrew Kieffer, RE/MAX of**  
Barrington, 306 W Northwest Hwy,  
Barrington, 6018

**Kathy Leable, Coldwell Banker**  
1893 Sheridan Rd, Highland Park, 3276

**Arla K. Lerman, Baird & Warner**  
2735 Central St, Evanston, 3110

**Julia Constable Moore, Koenig & Strey, 601 Green Bay Rd,**  
Wilmette, 3780

**Anthony C. Parisi, RW Real Estate**  
Services, 5519 W. Montrose St,  
Chicago, 6163

**Helena M. Rudman, Coldwell**  
Banker M & M, 4632 Church St,  
Skokie, 3810

**Alex J. Samoylovich, Coldwell**  
Banker, 1420 Waukegan Rd,  
Glenview, IL 3970

**Barry Scher, Coldwell Banker**  
740 Waukegan Rd, Deerfield, 3910

**Deborah E. Schneider, Renaissance**  
Realty Partners, 225 E Deerpath,  
Lake Forest, 3625

**Patrick Schoorlemmer, Coldwell**  
Banker, 4th & Linden, Wilmette, 3320

**Emily Shaevitz, Coldwell Banker**  
740 Waukegan Rd, Deerfield, 3910

**Vip R. Shah, U. & V. Realty and**  
Business, 4619 Birchwood Ave,  
Skokie, 3647

**Stella J. Shim, RE/MAX On The**  
Shore, 340 Ridge Rd, Wilmette, 4014

**Eun J. Shin, Best Choice Real Estate**  
6600 N. Lincoln Ave,  
Lincolnwood, 3592

**Robert A. Smietana, G & A Realty**  
Inc, 2847 Pfingsten, Glenview, 3014

**Christopher B. Smith, Baird &**  
Warner, 714 Elm St, Winnetka, 3150

**Sharon Swanson, Koenig & Strey**  
600 N Western Ave,  
Lake Forest, 3750

**Iris Tamir, Coldwell Banker**  
1330 Shermer Rd, Northbrook, 3940

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

**Terry T. Woodson, Prudential**  
Preferred Property, 1600 Orrington,  
Evanston, 3521

**Rachel A. Ziegler, Koenig & Strey**  
800 Waukegan Rd, Deerfield, 3710

# More Member News

## Transfers

**Kimberly R. Hite** from Hite & Hite 3577 to Real Estate Appraisal, 1200 Shermer Rd – S, Northbrook, 4006

**Linnea A. Jacobs** from Residential Options 3602 to Prudential Preferred Property, 1890 First St, Highland Park, 3609

**Usha Kamaria** from C-21 Jay C 3017 to U. & V. Realty and Business, 4619 Birchwood Ave, Skokie, 3647

**Sylvia Kovitz** from Baird & Warner, 3110 to Coldwell Banker M & M, 4632 Church St, Skokie, 3810

**Irina Maron** from Coldwell Banker 3970 to RE/MAX United, 81-B S Milwaukee, Wheeling 3600

**Charles Namrood** from Leader Realty 3077 to Century 21 Shoreline Realtors, 3928 Dempster St, Skokie, 3022

**Michael Patrick O'Rourke** from C-21 American Northwest 6255 to Coldwell Banker, 330 E Main, Barrington, 6022

**Miguel A. Pichardo** from Coldwell Banker 3970 to G & A Realty, 2847 Pfingsten, Glenview, 3014

**Susan Randhava** from Baird & Warner 3110 to Real Estate Professionals, 1707 Benson Ave, Evanston, 4007

**Joy Sarver** from Baird & Warner 3104 to Prudential Preferred Property, 1890 First St, Highland Park, 3609

## Dropped Members

**Donald A. Behnke**, John Sobol & Assoc, 729 Ridge Rd, Wilmette, 3417

**Jill Bohrnell**, Baird & Warner, 754 W Northwest Hwy, Barrington, 6026

**Deborah Z. Carr**, Koenig & Strey 600 N Western Ave, Lake Forest, 3750

**Michael V. Chiara**, Koenig & Strey 2528 Green Bay Rd, Evanston, 4110

**Gary J. Dacanay**, Coldwell Banker, 1508 Sherman Ave, Evanston, 3920

**Diane Drell**, Coldwell Banker, 1330 Shermer Rd, Northbrook, 3940

**Dianne M. Galos**, Coldwell Banker 740 Waukegan, Deerfield, 3910

**Christian A. Hamidani**, G & A Realty, 2847 Pfingsten, Glenview, 3014

**Rayna Jacobson**, Surety Builders, 7550 Janes Ave, Woodridge, 4034

**Douglas Kraemer**, Champion Real Estate, 870 E Higgins Rd, Schaumburg, 6091

**Adam Kraft**, Red Seal Realty, 425 Huehl Rd, Northbrook, 3614

**David Lupfer**, First Source Realty 3020 N. Hoyne, Chicago, 3291

**Jean T. Manos**, Coldwell Banker, 740 Waukegan, Deerfield, 3910

**Avi J. Markowitz**, Koenig & Strey 2528 Green Bay Road, Evanston, 4110

**Inga Miller**, Preferred Brokers, 303 S Glendale Ave, Barrington, 6230

**Susan Randhava**, Baird & Warner, 2735 Central St, Evanston, 3110

**Shauna Raye**, Lakeshore Partners 2006 Central St, Evanston, 3101

**Natalia Salashnaya**, G & A Realty 2847 Pfingsten, Glenview, 3014

**Genica Serciu**, The Preferred Realty Group, 7337 N Lincoln Ave, Lincolnwood, 3241

**George Spurrison**, First American Realty, 1811 St. Johns Ave, Highland Park, 3548

**Linda M. Van Arkel**, Prudential Preferred Property, 850 Green Bay Rd, Winnetka, 3588

**Donna Weil**, Baird & Warner, 714 Elm St, Winnetka, 3150

**Lyn Wise**, Coldwell Banker 1893 Sheridan Rd, Highland Park, 3640

**Christine Wojcik**, J.S. James & Co. 5041 Shoreline, Barrington, 6025

**Scott Wolff**, Raintree Properties 2275 Half Day Road, Bannockburn, 3353

## Dropped Office

**Preferred Brokers**  
303 S Glendale Ave,  
Barrington, 6230

## New Offices

**U. & V. Realty and Business**  
4619 Birchwood Ave, Skokie, 3647

**John P. Coleman**, J.T.J. Properties, L.L.C., 3218 Skokie Valley Rd, Highland Park, 3649

**Dan J. Karalis**,  
1410 W Higgins, Park Ridge, 3651

**Jill Bohrnell**,  
120 Joan Dr, Barrington, 6259

## In Memoriam

**Herbert E. Kahn**, 1964 President of the Evanston - North Shore Board of REALTORS®, 660 Winnetka Mews #414, Winnetka, IL 60093

**Sung Duk Kim**, Lincoln Realty 7350 N. Lincoln Ave, Lincolnwood, 3374

## 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.nsb.org](http://www.nsb.org)

This month's column features a variety of Internet sites that you may not be acquainted with yet. Enjoy!

## Commercial News On-Line

Have you visited [www.GlobeSt.com](http://www.GlobeSt.com)? It's the Web site for Globe Street, an on-line news source for commercial practitioners and investors. Articles are both national and international in scope, and you can sign up for a daily (short) e-mail providing the latest headlines and links to full coverage of the stories. In addition to articles, the site has product reviews and other features.

## Health House Project

Home remodeling projects are a major cause of airborne irritants due to such activities as sanding, sawing, painting and putting up drywall. To provide more information on these and other causes of indoor pollution, the American Lung Association has published a booklet, *Healthier Home*, that is available on-line at [www.healthhouse.org](http://www.healthhouse.org).

## New NSBAR Affinity Partners

NSBAR and other MLSNI Boards have recently added several affinity relationships with Internet-related companies.

**ImageMaker 360 Virtual Tours** (888-897-3300) offers a \$69.96 tour package.

**Wireless Wisdom, Inc.**, offers Mobile Realty, providing complete MLS access from your Internet-ready cell phone, Web-enabled PDA, such as the Palm Pilot, or portable PC. You can reach Wireless Wisdom at 888-350-1866.

**HarmonHomes.com**, created by the folks who bring you the Harmon Homes real estate advertising magazine, has varying packages of services and benefits in place for brokers and agents. A basic package runs \$30 per month (\$300 per year if paid in a lump sum), which includes their Online Agent Brochure that features an agent profile, property listings, maps and directions, office links and a "contact us" feature. The brochure also has a Listing Tool that allows you to enter and manage your listings with up to six photos per property. The brochure also connects the buyer with the agent by a single mouse click.

Other HarmonHomes.com offerings include their Local Button & Agent Brochure (\$100 per month) and their top-of-the-line Local Skyscraper Banner & Agent Brochure (\$300 per month). You can find out more about HarmonHomes.com by calling 888-632-6111, or e-mailing [sales@harmonhomes.com](mailto:sales@harmonhomes.com).

## Lead Paint Rules

Final HUD regulations regarding lead-based paint in federally-owned and assisted housing were issued in September, 1999. The regulations require a variety of hazard assessment and reduction activities for pre-1978 housing based upon year of construction and type of federal assistance.

Due to the fact that many jurisdictions did not have worker capacity to comply with the rule, HUD has been offering a number of lead paint training courses nationwide. For jurisdictions that apply, HUD will offer one last transition period, to end on January 10, 2002. Requests for the extensions were required to be submitted to HUD by September 10, 2001. For more information, go to [www.hud.gov/offices/lead](http://www.hud.gov/offices/lead).

## Check Out the NSBAR On-Line Store

You can visit the NSBAR on-line store by going to [www.nsbarstore.com](http://www.nsbarstore.com), or clicking on the "Buy" icon at [www.nsbar.org](http://www.nsbar.org). You'll find a huge selection of products at very competitive prices. There are marketing items and logo items, such as REALTOR® umbrellas, shirts, and pens. There are even signs, brochure boxes, license plate frames and magnetic calendars. Delivery is fast and there is no sales tax.

## The New e-PRO Program Is Now Available

REALTORS® who register for the new e-PRO course through November 5 will receive a \$25 discount off the registration price. The all-new e-PRO is the *only* technology certification program recognized by the National Association of REALTORS®. As its creators boast, the new program has been built by REALTORS® for REALTORS®.

The new e-PRO is being developed and administered by the InternetCrusade®, one of the most respected real estate education technology companies in the industry. They are promising that the new program is exciting and packed with critical Internet learning applications to give you enhanced Internet skills, increasing your opportunities for real estate business success and effective client management.

Get all the details and the special pre-registration discount by going to [www.eProNAR.com](http://www.eProNAR.com).



# **Virtual House Tours Ad**

# October Birthdays

**1**  
 Lowell F. Berman  
 Charles A. Brahos  
 Andrea K. Brim  
 Brian C. Corder  
 Harold C. Hayes  
 Laurette Kosky  
 Susan Landsman  
 Sandra Pierce Lynch  
 Rose Marchuk  
 Brian McKiernan  
 Gail E. Stephens

**2**  
 Dorothy M Beaudry  
 George J. Cyrus, Jr  
 Jane Dearborn  
 Lisa C. Erdmier  
 Iris Garmisa  
 Connie Gillman  
 Georgia Pyne  
 Angeles C. Ramos

**3**  
 Patricia Breen  
 Jane O. Carter  
 Barbara J. Erickson  
 Natalia Grebenschikov  
 Jonathon Kim  
 Michelle Lezotte  
 Robert S. Maroon  
 Gail H. Sheldon  
 Abel L. Smith  
 Shuling Yeh

**4**  
 Ann Boyle  
 Constance A. Conway  
 Joan Field  
 Linda M. Landsell  
 Linda Meyer  
 Frank E. Raymond  
 Charity Vitale  
 Marla A. Weiner  
 John Wertymmer  
 John P. Williams

**5**  
 Rosemary Drake  
 Penny Fisher  
 Herbert W. Grindel  
 Shaila Kalke  
 Lizabeth K. Kohler  
 Coralie Norwell  
 Gulnaz Z. Tabba  
 Lisa Anne Wyatt

**6**  
 Ken Cole  
 Joga S. Dhesis  
 Marianne Fricke  
 Martha H. Gray  
 Fred Rayburn  
 Nancy Van Der Bosch

**7**  
 Dulce Brandt  
 Cyron Fine  
 S Marc Perlove  
 John M. Phillips  
 Yuk Kit Tam  
 Jinnie P. Woo

**8**  
 Joan Christ  
 Mark Joseph  
 Margaret McCue  
 Bruce A. Reid  
 Alice M. Roth  
 Judy Sklare  
 Mariamma Thomas  
 Karen Willis

**9**  
 Dolores M. Jasin  
 Monica Kim  
 Candace Kuzmarski  
 Donna Lavin  
 Hoon Lee  
 Michael A. Mazzei  
 Patrick O'Rourke  
 Karen Segvich

**10**  
 Terry Hillerich  
 Linnea A. Jacobs  
 Dace Kins  
 Virginia Poczatek  
 James M. Ticus  
 R. Michael Wittenbrink, Jr.

**11**  
 Anne Griffin  
 Rosalyn Grossman  
 Mary Hughes Jaffe  
 Uney Lai  
 Ronald J. Wojcik

**12**  
 John W. Cessna  
 Audrey Dressen  
 Kris Forberg  
 Hartzell  
 Wayne Jacobsen  
 Rachael M. Kim

**13**  
 Susan Arden  
 Susan Doyle  
 Robert Heinzen  
 Marthe Nelson  
 Marie C. Passalino  
 Laura Smith  
 Janet Wilson

**14**  
 Robert F. Bush  
 Robert Goodsell  
 Carol Grant  
 Joanne Kersten  
 Hudson  
 Lina M. Jimenez  
 Thomas E. Koenig  
 Kevin Koykar  
 Donna Oesterreicher  
 Patricia R. Wasilas

**15**  
 Belinda Bauer  
 Maureen T. Coykendall  
 Lisa Gabriel  
 Dolly Jacobson  
 Elizabeth Morgan  
 Dorothy Reigel  
 Everett Schwartz  
 Mary Terese Stadelman

**16**  
 Svetlana Abramova  
 Nancy DeCoster  
 Myron J. Evanich  
 Stephen Forgette  
 Judy Gordon  
 Sulie Karo Holt  
 Joanne C. Mitchell  
 Therese Righheimer  
 Lance Robinson  
 Florence Salkin  
 Rhonda Salse

**17**  
 Iris Agran  
 Diane R Barr  
 Jennifer C. Dennis  
 Nan S. Mattson  
 Terry A Max  
 Edwin E Sublett, Jr

**18**  
 Kurt Anderson  
 Lisa Kent  
 Elise Poulakidas  
 Anne Marie Schafer

**19**  
 John O. Adamson  
 San Antonio Andrious  
 Heung K. Choi  
 Gerrie Geerdes  
 Patricia Lutton  
 Mary Minogue  
 James F. Mitchel  
 Mark H. Neiberg  
 Les Ronto

**20**  
 Gail P. Cole  
 Betty Goldstein  
 Gail R. Gosnell  
 Anne Margolis  
 Kay McCluskey  
 Colleen Remsberg  
 Madeline K. Weston

**21**  
 Deborah A. Bales  
 Helen Beller  
 Marion Bowen  
 Joseph Y. Chang  
 Patricia Joseph  
 Natalie Kanter  
 David M Robbin  
 Sallee Wood

**22**  
 Bernice Friedman  
 Georgia Hendrix  
 Jennifer L. Hester  
 Karen Kertz  
 Jackie Mack  
 George V. Nyhart  
 Vitaliy Polyakov  
 Dorothy Pryor

**23**  
 Carol Early Cooney  
 Gus G. Katsafaros  
 Patricia Kleeman  
 Shelley Sachs Lurie

**24**  
 Molly Browe  
 Lois Crowley  
 Marla J Dubin  
 Rachel Harrigan  
 Suzy B. Keating  
 Beverly Smith  
 Mary June Sobota

**25**  
 Alan D'Alba  
 Joel Diener  
 Alben Goldberg  
 Laura Hara  
 Hope Korn  
 Kevin P. Maloney  
 David K. Sassounes  
 Michael J. Vecchione

**26**  
 Pamela A. Teska  
 John Abraham  
 Hedy Dagher  
 Jerome Dakoff  
 Catherine Payne  
 Pamela A. Teska  
 Martha Wagenaar

**27**  
 Celeste Barr-Hein  
 Ruth S. Cameron  
 Donna Cole  
 Vladimir B. Goltypapin  
 Sandra Grieco  
 Lois Hennick  
 Irit Jacobson  
 Scott Lackie  
 Mary Pat Lundgren  
 Marla Marcus  
 Anne Montgomery  
 Mark W. Nash  
 Kevin Sonken  
 Susan Volkman

**28**  
 Lin Ewing  
 David Kase  
 Colleen McNulty  
 Michael Newman  
 Joseph J. Nimrod III  
 Celeste Stanton  
 Mary Ann Wilfong

**29**  
 Carole Abrams  
 Harriet M. Rosene

**30**  
 Liyann Chen  
 Esther Diamond  
 Gary L. Ticus

**31**  
 Georgeta Lujanschi  
 Terri S. Merar  
 Ann Marie Van Over

**Apologies to the following members, who were inadvertently omitted from earlier birthday lists:**

July 10 Marilyn Glazer  
 Sept 30 Marie Charroud

**Do the best real estate agents join NSBAR because they are the best?**

**Or are they the best because they are members of NSBAR?**

**The answer to both questions is "Yes!"**

# Upcoming Events

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

Event	Date	Start/End	Speaker	Location
IAR Fall Convention	Oct 2-4			Tinley Park
Realtor.com	Oct 4	9-10 AM & 10:30 AM-12:30 PM		Education Center
WCR Board of Directors	Oct 4	3-4:30 PM		Board Room
Jump Start Orientation	Oct 10	8:30 AM - 4 PM	Wendy Shea	Education Center
Top Producer 6i Training	Oct 17	9 AM - 4 PM	Tom Byers	Education Center
Smart Growth Seminar	Oct 18	8:30 AM - 12 PM	Molinaro/Hanlon/Scobey	Northwest AOR
Broker Training: Contracts	Oct 15 & 22	8:30 AM - 5 PM	Marilyn Glazer	Education Center
Board of Directors	Oct 24	12 - 5 PM		Education Center
Estate Planning for Real Estate Pros	Oct 25	11 AM - 2 PM	Tauber/Panel	Greater Cgo. Grp.
WCR Board of Directors	Nov 1	3-4:30 PM		Board Room
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
CE: Kiss, Bow or Shake Hands	Nov 12	8 - 11 AM	Marcie Roggow	Education Center
CE: Doing Business in Multi-Cultural World	Nov 12	12 - 3 PM	Marcie Roggow	Education Center
Jump Start Orientation	Nov 14	8:30 AM - 4 PM	Connie Conway	Education Center
Board of Directors	Nov 21	12 - 5 PM		Education Center
Jump Start Orientation	Dec 5	8:30 AM - 4 PM	Barbara Roseman	Education Center
WCR Board of Directors	Dec 6	3-4:30 PM		Board Room
CE: CORE A--Licensing Law/Escrow	Dec 17	8 - 11 AM	Lynn Madison	Education Center
CE: CORE B--Agency/Fair Housing	Dec 17	12 - 3 PM	Lynn Madison	Education Center
Board of Directors	Dec 19	12 - 5 PM		Education Center
Broker Training: Advanced Principles	Jan 21 & 28	8:30 AM - 5 PM	Marilyn Glazer	Education Center
CE: Using Technology to Better Serve Consumers <b>Level 1</b>	Jan 24	8 - 11 AM	Bill Schiller	Education Center
CE: Consumer-Centric Real Estate Web Sites <b>Levels 1 &amp; 2</b>	Jan 24	12 - 3 PM	Bill Schiller	Education Center
Broker Training: Finance	Feb 11 & 18	8:30 AM - 5 PM	Mariyn 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.
Broker Training: Brokerage Adminis.	April 1 & 8	8:30 AM - 5 PM	Marilyn Glazer	Education Center
Broker Training: Contracts	May 6 & 13	8:30 AM - 5 PM	Marilyn Glazer	Education Center
ABR Accredited Buyer Rep Course	June 6 & 7	8:30 AM - 5 PM	Lynn Madison	Education Center

## WCR / NSBAR Calendar Highlights

**Women's Council of REALTORS® North Shore Chapter.** Join us for all the excitement of the Army vs. Navy rivalry. The **October 11** WCR meeting will be at the Highland Park Country Club, Park Avenue West, Highland Park. The theme of the program is "Army vs. Navy," and will include updates of development at Fort Sheridan (Army) and Glenview Naval Air Station (Navy). speaking on behalf of The Town of Fort Sheridan for the Army team will be Pat Young. Nancy Firfer will speak on behalf of The Glen for the Navy team. Reservations must be made by phoning Pat Ortseifen at 847-940-2753 by October 8. The program begins at 11:30 with networking, followed by lunch at noon. Cost is \$20 for WCR members and \$25 for non-members.

**Contracts Class Offered in October.** The fifth in the series of five broker training classes will be held at NSBAR on October 15 and 22. The two-day class is held from 8:30 AM to 5 PM each day. Cost is \$155 for all students.

Note: To comply with OBRE rules, there is no early-bird registration fee for this class. Instructor is Marilyn Glazer.

**Smart Grown Seminar at Northwest Association Office.** Members of the Northwest and Lake County Associations will join members of the North Shore - Barrington Association in Arlington Heights on October 18 for a discussion of Smart Growth. The program, which will feature Joe Molinaro of NAR's Washington staff and local land use consultant Chuck Hanlon, will start at 8:30 AM with refreshments and will conclude at noon. Location is 1655 South Arlington Heights Road. Program cost of \$10 can be charged to your account by calling 847-374-5819.

**REALTOR® Safety Program.** A safety program designed for REALTORS® will be taught at the Oriental Arts Training Center, 3141 Dundee Road, Northbrook, on three Thursdays, November 1, 8 and 15, from 7 to 7:50 PM each evening. Cost of the program is \$29. Make reservations by calling Bill Lee, Oriental Arts Training Center, 847-480-9222, or Michael Cell, Coldwell Banker Deerfield, 847-945-7100. No physical dexterity is required.

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

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