

## REALTOR® News

### September 2001

#### Inside this issue:

Election Results	1
Supra Contract Terms	
First Sale at nsbarstore.com	
It's the Rule	2
Disclosure of Latent Defects	
Disciplinary Actions	
Interstate Reciprocity Update	
REALTOR® News of Note	3
National	
State	
Commercial	
Barrington	
Education	4
Technology Classes Rated	
New Courses by Deborah Long	
CORE Course Curriculum	
Smart Growth Seminar	
Event Highlights	5
Jean Crosby of OBRE at AIREE	
August Broker Training Class	
Intelitouch at NSBAR	
27 Attend August Jump Start	
CORE Courses Begin at NSBAR	
Membership Update	6
New Members	
New Offices	
New Affiliate Office	
Transfers	7
Dropped Members	
Dropped Offices	
Rumor of the Month	
Steve's Street	8
September Birthdays	10
Upcoming Events	11
WCR/NSBAR Calendar Highlights	12

## Election Results/Message

Congratulations to newly elected and returning members of the Board of Directors.



Harvey Hoffman

*Chair:* Harvey Hoffman

*Chair-Elect:* Georgia S. Pierini

*Secretary/Treasurer:* Gary D. Jensen

*Directors (two-year term):* Jay Chandran, Diana Efstathiou, Allyson Hoffman, Scott Lackie, Daniel Schermerhorn, Margaret Semrad, Michael Stern

*Returning Directors:* David P. Buckley, Roxane Malo, Vitaliy Polyakov, Wendy Shea, Mary Ellen Tainer, Jeanine Van De Velde, Michele Wilson

NSBAR Members,

*Thank you for your confidence in me. When I look over the names of the 2002 Officers and Directors, I recognize some of the best and brightest that your Association has to offer and I am honored to be in their company.*

*The year 2002 should be a momentous one for the North Shore - Barrington Board. I'm looking forward to facing the challenges of the changeover to a new lockbox system with you. Your Board of Directors will also be reviewing all vendor contracts and working to get the most out of your dues dollars.*

*We are always open to suggestions from you on ways to enhance your member benefits. All members are invited to become active in an NSBAR committee. Let us know your preference and we will do our best to accommodate you. You can contact me at [harvey@lakeforesthomes.com](mailto:harvey@lakeforesthomes.com).*

*--Harvey Hoffman*

## Supra Contract Terms(?)

At its regular meeting on July 25, the NSBAR Board of Directors considered the latest offer from the manufacturers of the Supra products. Because of ongoing negotiations with the Supra company, no final decision was made on that day. As of August 10, the offer being discussed would require members to lease the new Supra key pads at \$4.95 per month for a term of six years. Look for breaking news at [www.nsbar.org](http://www.nsbar.org).

## First Sale at nsbarstore.com

The new NSBAR on-line REALTOR® supply store recorded its first sale within a few days of opening. Check out [www.nsbarstore.com](http://www.nsbarstore.com) for all of your marketing needs. You will find logo clothing and accessories, jewelry, postcards, info boxes, signs, books and more.

## Bye-Bye Summer and Hello, Labor Day!

After bidding farewell to another sultry Chicago summer and a final round of late-August property closings, it's nice to begin September with a holiday. Fall doesn't officially start until September 22, but the last long weekend of the summer is a good time for a final fling before we hurtle through the all-too-short fall season on our way to winter. For NSBAR members, of course, with September comes the Annual Installation and Awards Lunch. We hope to see many of you at the Chevy Chase Country Club on September 20. Call 847-374-5819 to reserve your place.



# It's the Rule

Chief Operating Officer Terese (Terry) Penza

## Disclosure of Latent Defects

REALTOR® A listed Seller S's vintage home. Buyer B made a purchase offer that was contingent on a home inspection. The home inspection disclosed that the gas furnace was in need of replacement because unacceptable levels of carbon monoxide were being emitted. Based on the home inspector's report, Buyer B chose not to proceed with the purchase.

REALTOR® A told Seller S that the condition of the furnace and the risk that it posed to the home's inhabitants would need to be disclosed to other potential purchasers. Seller S disagreed and instructed REALTOR® A not to say anything about the furnace to other potential purchasers. REALTOR® A replied that was an instruction he could not follow, so REALTOR® A and Seller S terminated the listing agreement.

Three months later, REALTOR® A noticed that Seller S's home was back on the market, this time listed with REALTOR® Z. His curiosity piqued, REALTOR® A phoned REALTOR® Z and asked whether there was a new furnace in the home. "Why no," said REALTOR® Z. "Why do you ask?" REALTOR® A told REALTOR® Z about the home inspector's earlier findings and suggested that REALTOR® Z check with the seller to see if repairs had been made. When REALTOR® Z raised the question with Seller S, Seller S was irate. "That's none of his business," said Seller S who became even angrier when REALTOR® Z advised him that potential purchasers would have to be told about the condition of the furnace since it posed a serious potential health risk.

Seller S filed an ethics complaint against REALTOR® A alleging that the physical condition of his property was confidential; that REALTOR® A had an ongoing duty to respect confidential information gained in the course of their relationship; and that REALTOR® A had breached Seller S's confidence by sharing the furnace information with REALTOR® Z.

The hearing panel disagreed with Seller S's contentions. They noted that while REALTORS® do have an obligation to preserve confidential information gained in the course of any relationship with the client, Standard of Practice 1-9 specifically provides that latent material defects are not considered "confidential information" under the Code of Ethics. Consequently, REALTOR® A's disclosure did not violate Article 1 of the Code of Ethics. *(Decision adopted November, 2000)*

## Disciplinary Actions

The following were among the disciplinary actions announced in July.

A Real Estate Salesperson's license was revoked for making misrepresentations to certain buyers of real estate; failing to treat those buyers honestly; failing to produce escrow and related records to the Office of Banks and Real Estate upon request, and demonstrating unworthiness to act as a licensee in such a manner as to endanger the interest of the public. *Chicago, May 11, 2001*

A Real Estate Broker was placed on probation for a period of six months, a Broker Administration course required to be completed within 30 days, and a \$600 fine assessed for engaging in real estate activity on a regular basis after his broker's license expired, for continuing to advertise properties after a bid had been accepted by HUD and/or the VA as a means to attract potential customers, and for failing to maintain escrow records in conformance with the Act and Rules. *Belleville, May 14, 2001*

A Real Estate Salesperson's license was revoked for making substantial misrepresentations on a listing, for making false promises to sellers, for engaging in unprofessional conduct, and for failing to place her sponsoring broker's business name in an advertisement. *Arlington Heights, June 6, 2001*

A Real Estate Broker was placed on probation for 15 months, assessed a \$3,000 fine and required to complete continuing education for acting as managing broker, failing to timely return a security deposit, and failing to maintain escrow accounts in conformance with the Act and Rules. *Chicago, June 18, 2001*

## Interstate Reciprocity Update

According to John Bucari, Deputy Director of Licensing, Indiana is back on the reciprocity list. Seven states now grant reciprocity to Illinois real estate licensees. They are: Colorado, Indiana, Iowa, Kentucky, Missouri, Nebraska and South Dakota.



*At a July 26 meeting in Barrington, NSBAR members discussed issues of concern to the Village, including traffic, parking, a facelift of the downtown area, retail development and the Village's vision for the future. The meeting was lead by NSBAR Chair Margaret Semrad (back to camera).*

# REALTOR® News of Note

## National

**Banks and Real Estate.** American Bankers Association President Jim Smith addressed the Inman News Features' Real Estate Connect conference held in July in San Francisco. He discussed the proposal before the Federal Reserve Board and U.S. Treasury that would allow federally chartered banks to engage in real estate brokerage business.

Forced to increase and upgrade services to stay competitive, "banks really don't have a choice" in the matter, according to Smith. Smith believes the cross-fertilization is inevitable. NAR is working for more Congressional hearings on the matter. (*Inman News Features*)

**Credit Score Reporting.** Passage of the proposed Consumer Credit Score Disclosure Act would mandate credit reporting agencies and mortgage lenders to inform borrowers of their calculated credit score and what it means. These entities would also be required to disclose how the score was calculated and how consumers can boost their credit rating. Freddie Mac data indicates that Americans overspend about \$100 million on home mortgages each year because some 379,000 subprime borrowers actually have credit scores that would qualify them for less expensive prime-rate financing. (*REALTOR® Magazine Online*)

**Minority Home Ownership Rising.** The percentage of American minorities who own homes reached an all-time high of 48.8% during the second quarter of 2001, according to the Department of Housing and Urban Development. Some 13.2 million minority families are homeowners. The homeownership rate among minorities is 0.3% above the first-quarter 2001 rate and 1.2% above the second-quarter 2000 rate.

Total second-quarter homeownership rates tied a record high of 67.7% set during the third quarter of 2000. Now 72.3 million American households are homeowners. The Bush Administration proposed boosting homeownership with a \$200 million American Dream Downpayment Fund, and expanding the Section 8 Homeownership Program. A "Renewing the Dream" tax credit is part of Bush's budget to persuade investors to develop low-income housing. (*REAL Trends*)

## Internet Crusade Handling e-PRO.

NAR announced in July that the e-PRO designation program would be turned over to the Internet Crusade, headquartered in San Diego. Principals in the Internet Crusade, all of them frequent speakers at REALTOR® functions, are John Reilly, Mike Barnett and Saul Klein.

## State

The Annual Convention of the Illinois Association of Realtors will be held at the Tinley Park Convention Center from October 2 to 4. You can register for the IAR Convention at [www.illinoisrealtor.com](http://www.illinoisrealtor.com).

**Residential Sales Figures.** June IAR sales figures show that condo prices throughout Illinois and the Chicago area increased at a higher rate than prices for single-family homes when compared to June 2000.

Some 12,389 existing single-family homes were sold in Illinois in June, a decrease of 0.8% from last year's figure of 12,484. Existing home sales in the Chicago PMSA decreased 2.1% from 7,649 in June, 2000, to 7,485 in June, 2001. The statewide median price of a single-family home continues to increase at a normal rate. Illinois median price was up 8.0% from \$149,600 in June, 2000, to \$161,500 in June, 2001. The Chicago PMSA median home price of \$206,300 for June, 2001, is an 8.8% increase from a year ago.

Condominium sales continued to increase in June, reaching 4,195, a 5.6% increase over June, 2000. Condo sales in the Chicago area increased 6.2% in June to 3,880. Statewide, the median condo price was \$151,100 in June, 2001, a 10% increase from a year ago. Median condo price increased 10% in the Chicago PMSA in June to \$155,900. (*LAR Weekly Connection*)

**Headset Law Amended.** The Illinois Vehicle Code, Section 12-610, which prohibits the use of headset receivers while driving, was amended effective July 25, 2001. The law now provides an exemption for the use of a single-sided headset or earpiece with a cellular or other mobile telephone. As originally written, the law allowed law enforcement and emergency medical and fire services personnel to use headset-receiving

equipment for safety or traffic engineering studies. Also exempt from the law is the single-sided headset equipment used for two-way radio vocal communications by radio licensees.

**School Web Site.** Using the Illinois School Improvement Web site, [www.ilsis.isbe.net](http://www.ilsis.isbe.net), relocation homebuyers have access to a multitude of individual school statistics to assist them with their neighborhood/district selection process. The site includes data regarding enrollment, attendance and truancy records, average class size, graduation rate, American College Testing Program scores and Illinois Standard Achievement scores. The site was created by the Illinois State Board of Education, Illinois Business Roundtable, and North Central Regional Educational Laboratory. (*Illinois State Board of Education*)

## Commercial

**September 13 Lunch Meeting.** The NSBAR Commercial/Investment group will meet at the Commercial/Investment Forum Luncheon scheduled by the Chicago Association of REALTORS® on September 13 at Maggiano's, 175 Old Orchard Shopping Center, Skokie. Registration begins at 11 and the program will end by 1 PM.

Program topic is "Overcoming Obstacles and Making Deals Happen." Speakers include NSBAR member Esther Berman of Jameson Realty Group, Evanston. Reservations should be made by noon, September 10, by calling Dennis Gano at 312-327-9635. Cost is \$25 per person.

## Barrington

On July 25, the NSBAR Board of Directors voted to end the \$5 per month per member lock box rental fee charged to all members in the Barrington area, as of the end of the current quarter. After that time, all lock boxes will be sold at full price.

## ASHI Home Inspectors on TV

The Home and Garden television network will have a new fall show called "House Detective" that will follow a home inspector through a home inspection. The show is being produced in cooperation with the American Society of Home Inspectors (ASHI), located at [www.ashi.com](http://www.ashi.com).

# Education

Education Director Martha R. Williams

## Technology Classes Rated

Have you ever attended a technology class, only to be bored to tears because you didn't learn anything new? Or have you been mystified by a presentation because it assumed a knowledge level a step or two above your own?

Both neophytes and experienced computer users have told us that they would like to know the degree of difficulty of a technology class, before they sign up for the class. In response to those requests, we have initiated a rating system for all technology classes. Starting with this issue of the Realtor News, you will see one of the following indicated after each posting of a technology class:

- Level 1** (Assumes no previous experience.)
- Level 2** (Assumes some familiarity with computers, including MLS access.)
- Level 3** (Assumes facility with word processing, contact management and real estate computer applications.)

For example, the *Real Estate Qualifier Plus IIX Calculator* class that will be taught on Friday, September 7, from 8:30 to 11 AM, is rated Level 1. You need no previous experience with the calculator to attend the class. Just bring your calculator with you.

The *Palm Pilot* class on September 18 from 2 to 4 PM is rated Levels 1 and 2. This means that, even if you're a beginner, you should benefit from the class.

The *MS Outlook* class on September 24 from 1 to 3 PM is rated for Level 2, which means that you should already have some familiarity with Outlook if you would like to attend the class.

## New Courses by Deborah Long Qualify for Elective CE Hours and NAR Ethics Requirement

NSBAR will offer two new CE courses by noted author and speaker Deborah Long, DREI, on September 14 from 8 to 11 AM (*For Your Own Good: A Workshop on the Realtor Code of Ethics*) and 12 to 3 PM (*Internet Investigations: Resources for Consumers, Levels 1 and 2*). The courses can be taken by either brokers or salespeople for elective CE credit. As an added bonus, the Ethics class also fulfills the NAR Ethics requirement for 2001-2004. Call NSBAR's automated Registration Desk line at 847-374-5819 to reserve your place.

## CORE Course Curriculum

The following information appears on the Web site of the Office of Banks and Real Estate at [www.obre.state.il.us](http://www.obre.state.il.us) and is copyright © 1999 Office of Banks and Real Estate-State of Illinois.

Pursuant to the License Act of 2000, Article 5, Section 5-70(d), the Education Advisory Council's (EAC) directive as of November 1, 2000, the CE requirement shall consist of a mandatory core curriculum. In meeting the CE requirements of the Act, at least six (6) hours per renewal period or their equivalent shall be completed in the core curriculum. The EAC also directed the Education Section to divide the six (6) hours of core curriculum into two distinct three hour courses. The courses can be identified as Course A and Course B.

### Course A

#### License Law 60%

- A. Act of 2000
- B. Administrative Rules & #8211;Changes
- C. License Office of Banks & Real Estate
  - 1. Key Positions/Boards
- D. Real Estate Licensing
- E. Education

#### Escrow 40%

- A. Special Accounts

### Course B

#### Agency 50%

- A. Contractual Relationships
- B. Fiduciary Rights and Obligations
- C. Illinois Agency
- D. Legal and ethical responsibilities of brokers
- E. Disclosure
- F. Other topics

#### Fair Housing 50%

- A. Civil Rights Act of 1966
- B. Federal Fair Housing Act of 1968
- C. Fair Housing Act Amendments (1988)
- D. Prohibited Acts
- E. Exemptions
- F. Enforcement and Penalties
- G. Illinois Human Rights Act
- H. Equal Housing Opportunity
- I. Americans with Disabilities Act
- J. Other topics

## REALTOR.com Coming to NSBAR

The benefits of REALTOR.com will be explained at the Northbrook classroom on October 4. The REALTOR.com introduction is 9-10 AM, and the training session is 10:30 AM to 12:30 PM. Phone 800-683-5324 or e-mail [reservations@REALTOR.com](mailto:reservations@REALTOR.com).



## Smart Growth Seminar to Bring NSBAR Members to Northwest

On October 18 from 8:30 AM - 12 PM, the Northwest Association of REALTORS® will host members of the North Shore - Barrington Association and Lake County Association at the NWAR office at 1655 Arlington Heights Road, Arlington Heights, for a seminar on Smart Growth. Speakers will be Joe Molinaro of NAR's Washington staff, land use planner Chuck Hanlon, and IAR analyst Mike Scobey.

Chuck Hanlon was featured in an article on neo-traditional neighborhood design that appeared in the *Chicago Tribune* on July 14. According to Hanlon, developments in Des Plaines, Bensenville and other traditional communities show the viability of what has been termed New Urbanism. The style incorporates a mix of residential and commercial uses. "The model is valid," he said. "It sells every day. That's why the teardown phenomenon exists. The only way to have a new house in a traditional neighborhood is to do a teardown [and rebuild]."

As noted on page 2 of this *REALTOR® News*, planning issues are of importance even in well-established communities such as Barrington. Development, redevelopment, and the omnipresent teardowns have been topics of discussion throughout the Chicagoland area. Controversies ranging from O'Hare Airport expansion to highway location and school district financing have been in the news for many months.

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

# Event Highlights

## Jean Crosby of OBRE Addresses Illinois Real Estate Educators

Jean Crosby, Director of the Real Estate Division of the Bureau of Real Estate Professions, Office of Banks and Real Estate, spoke on July 27 to members of the Illinois Association of Real Estate Educators (AIREE) at the James Thompson Center in Chicago.

AIREE President Alan Toban, Principal of the Real Estate Institute, introduced Mrs. Crosby, who addressed such issues as

- one-fee pricing for courses (required for pre-license classes, but not for continuing education classes);
- submission of new courses/instructors for approval at any time of the month;
- full compliance with OBRE course submission forms, samples of which were provided;
- ARELLO approval of Internet courses, which Illinois may start to require;
- CE instructor renewal requirement that instructor must have taught a CE course within the last two years;
- inaccuracies in postings at the OBRE Web site, which the department is working to correct;
- on-line OBRE quarterly newsletter and phase-out of print version;
- on-line access to school and course information at [www.obre.state.il.us](http://www.obre.state.il.us) some time in 2002.

More than 70 administrators, instructors and school owners attended the presentation, including NSBAR Education Director Martha Williams and Education Administrator Adrienne Bairstow, IAR's Carrie Elliott, and instructors Marilyn Glazer, Lynn Madison and Wayne Paprocki. Details of the meeting, which included an architectural walking tour of the Loop, can be found at [www.airee.org](http://www.airee.org).



*Shown from left are OBRE Real Estate Division Director Jean Crosby and Education Coordinator Mary Catherine Kelly, who met NSBAR Education Director Martha Williams and Real Estate Institute Principal Alan Toban at the James Thompson Center in Chicago on July 27. Photo courtesy AIREE.*

## August Broker Training Class Features Sales and Brokerage

*Real Estate Sales and Brokerage*, the third of five broker training classes, was held August 13 and 20 at NSBAR. Marilyn Glazer taught the class. Next class in the broker training series is *Brokerage Administration*, which will be conducted on September 10 and 17. Call 847-374-5819 to register.

## Intelitouch at NSBAR

Dan Titus of Intelitouch, an ASP (application system provider), came to NSBAR on August 16 to explain how real estate agents can benefit from on-line contact management, marketing, and other services.

The ASP is the wave of the future. An agent makes one payment per month that even includes Web site design and maintenance. The agent receives reports on Web site visits, including which pages the visitor stopped at. The agent also takes advantage of the ASP's multiple remote servers for safe data storage. For more information, visit Intelitouch at [www.intelitouch.com](http://www.intelitouch.com) or call 888-583-7247.

## 27 Attend August Jump Start

Twenty-seven new NSBAR members attended the Jump Start Orientation Program on August 8. The new members received their REALTOR® pins from NSBAR President and COO Terry Penza.

Featured "Meet the Pro" speaker was Terry Penza, who talked about the status of Supracards, and demonstrated some of the latest tech equipment.

Lunch was sponsored by Harris Bank. Diane Falk of Harris Bank explained the mortgage loan process, including credit-scoring criteria, and the types of mortgage loans in the NSBAR area. Adjustable-rate mortgages are currently the most popular for jumbo loans.

The remaining Jump Start dates for 2000 are September 5, October 10, November 14 and December 5. All members are invited to attend the Ethics portion of the program, from 9 AM to noon, which fulfills the NAR Ethics requirement for 2001-2004. There is no charge for attendance, but advance registration to 374-5819 is requested.

## Top Producer 6i Training

Tom Byers conducted the third in a series of Top Producer 6i Training Sessions at NSBAR on Wednesday, August 22. For more information on future Top Producer class dates, contact the Education Department at 847-480-7177.



On August 27, the two new CORE continuing education classes mandated by OBRE for license renewal of all non-exempt brokers and salespeople were held at NSBAR. Lynn Madison, ABR, GRI, conducted both classes.

CORE A and CORE B will be taught at NSBAR by Lynn Madison on December 17 and February 4. Marilyn Glazer will teach both classes on April 11. Class times are 8-11 AM (CORE A) and 12-3 PM (CORE B) each day. Call 847-374-5819 to register.

**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**

Margaret Semrad, GRI, CRB, CIPS Chairman of the Board	382-3600
Harvey Hoffman, GRI, CRS, Chairman Elect	295-8400
Georgia Pierini GRI, CRS, ABR, Secretary-Treasurer	724-1855

**Directors**

Wendy Bergseth	234-8400
Paul J. Bobor, GRI	729-0990
David P. Buckley, GRI	381-1641
Joseph P. Goodman, GRI	328-4440
Steve Kolko	433-7220
Roxane Malo	501-4300
Vitali Polyakov	967-6700
Joy Sarver	234-1855
Wendy Shea	441-6300
Ellie Sipple	381-0500
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 847-480-1546  
www.nsbar.org

**President/Chief Operating Officer**

Teresé (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  
Christina Marino, Secretary

**Barrington Office**

324 North Hough Street  
Barrington, IL 60010-3027  
847-381-7827 Fax 847-381-7899  
www.nsbar.org

Kimberley Davis, Accounting  
Barbara "Kay" Kozerowitz, Membership

*Advertising rates available upon request.*

# Welcome New Members

**New Members**

- Amer K. Asteefan**, Century 21 Marino  
5800 Dempster St, Morton Grove, 3020
- Michael A. Conversa**, Century 21 Marino,  
5800 Dempster St, Morton Grove, 3020
- Jill Davidson**, Coldwell Banker  
1893 Sheridan Rd, Highland Park, 3640
- David J. Hall**, Amerihall of IL  
709 Glendale Drive, Prospect Heights, 3645
- Michael Hope**, Coldwell Banker  
1770 First St, Highland Park, 3960
- Aleksandr Ivanov**, Capital Realty, Inc.  
1766 Hintz Road, Wheeling, 3066
- Yvonne Katz**, Coldwell Banker  
740 Waukegan, Deerfield, 3910
- Iryna Kukarekina**, G & A Realty  
2847 Pfingsten, Glenview, 3014
- Thomas F. Leuver III**, Coldwell Banker  
2929 Central St, Evanston, 3310
- Fred A. Matsumoto**, Fred A. Matsumoto  
8950 Heathwood Circle, Niles, 3646
- Carolyn Matthies**, Red Seal Realty  
425 Huehl Rd Bldg, Northbrook, 3614
- Alan May**, Coldwell Banker  
2929 Central St, Evanston, 3630
- Hugh McCarthy**, Baird & Warner,  
714 Elm St, Winnetka, 3150
- Laura Menze**, Coldwell Banker  
740 Waukegan, Deerfield, 3910
- Charles Namrood**, Leader Realty  
4658 Oakton St, Skokie, 3077
- Michael P.O'Rourke**, Century 21 American  
Northwest, 500 W.Main St, Lake Zurich, 6255
- Agnieszka Pajaczek**, Century 21 Marino  
5800 Dempster St, Morton Grove, 3020

- Milenka Pervan**, Prime Realty Group  
9351 Milwaukee Ave, Niles, 3479
- Gary T. Peterson**, Peterson Appraisal,  
6035 N Northwest Hwy, Chicago, 3644
- Sophia J. Tolczyk**, Century 21 American  
Northwest, 500 W Main St, Lake Zurich,  
6255
- Katherine Trindl**, Prudential Preferred  
Property, 1600 Orrington, Evanston, 3521
- Dana D. Walsh**, Prairie Shore Properties  
1109 Central Ave, Wilmette, 3375
- Christine Wojcik**, J.S. James & Co.  
5041 Shoreline, Barrington, 6025
- Joseph Woodbury**, RE/MAX of  
Barrington  
306 W Northwest Hwy, Barrington, 60013
- Robin Wright**, RE/MAX Villager  
245 Waukegan Rd, Glenview, 4997

**New Offices**

- G & A Realty Inc.**  
2847 Pfingsten, Glenview, 3014
- Peterson Appraisal**  
6035 N Northwest Hwy, Chicago, 3644
- Amerihall of IL**  
709 Glendale Drive, Prospect Heights, 3645
- Fred A. Matsumoto**  
8950 Heathwood Circle, Niles, 3646
- MarketMax Realty, Inc.**  
938 Burgess Cir, Buffalo Grove, 3642

**New Affiliate Office**

**Gerry Cook**, Wells Fargo Private Mortgage  
Bank, 5 Revere Drive, Northbrook, 3643



*NAR President-Elect Martin Edwards and First Vice President Cathy Whatley put hammers to use at the groundbreaking on July 10 for this year's NAR Habitat for Humanity home, under construction at 1031 W. 20th Place in Chicago. The home is to be completed by November.*

# More Member News

## Transfers

**Svetlana Abramova, Joseph Alexander, Dona Boltin, Alexander Fogel, Dmitriy Fridman, Laura Goldenberg, Arkady Goltsfarb, Christian Hamadani, Galina Iliescu, Alex Kravetz, Nona Lisitza, Michael Melikhov, Natalia Salashnaya, Pradeep Shukla, Sophia Zapadinsky,** Gold & Azen 3399 to G & A Realty, 2847 Pflingsten, Glenview, 3014

**Craig Castro** from Leader Realty 3077 to Prudential Preferred Property, 1600 Orrington, Evanston, 3621

**Leslie Forman** from Prudential Preferred 3517 to Real Estate Appraisal, 1200 Shermer Rd, Northbrook, 4006

**Marisa Frecska** from Baird & Warner 3104 to Town & Country REALTORS, 1855 Deerfield Rd, Highland Park, 4017

**Joe Gilbert** from Koenig & Strey 3790 to Prudential Preferred Property, 850 Green Bay Rd, Winnetka, 3588

**Gwen Hartsell** from Koenig & Strey 3196 to Koenig & Strey, 800 Waukegan Rd, Deerfield, 3710

**Sarah Hillman** from The Preferred Realty Group 3241 to G & A Realty Inc., 2847 Pflingsten, Glenview, 3014

**Catherine Hoffman** from Koenig & Strey 3770 to Prudential Preferred Property, 3115 Dundee Rd, Northbrook, 3517

**Mary Hughes Jaffe** from Koenig & Strey 3770 to Jaffe Realty, P O Box 111, Deerfield, 3360

**Ann von Kreuter** from Stanley Benecki 3048 to Coldwell Banker, 640 Vernon Ave, Glencoe, 3630

**David Monatelli** from Koenig & Strey 3710 to Amerihall of IL, 709 Glendale Dr, Prospect Heights, 3645

**Mark W. Nash** from Prudential Preferred 3588 to Prudential Preferred Property, 1600 Orrington, Evanston, 3521

**Victor Ostrovsky** from G & A 3014 to MarketMax Realty, 938 Burgess Cir, Buffalo Grove, 3642

**Norma Pollack** from M-G-M Realty 4000 to Dome Realty, 6015 Dempster St, Morton Grove, 3034

**Dave Wahrer** from Coldwell Banker 6022 to The Heritage Realty Group, 914 S Northwest Hwy, Barrington, 6027

## Dropped Members

**Carol Hendrix,** CIH Realty  
407 Madison, Glencoe, 3563

**Michael Di Giovanni,** Coldwell Banker  
1420 Waukegan Rd, Glenview, 3970

**John Y. Park,** Realty One,  
958 N Harlem Ave, Glenview, 4912

**Elizabeth Howe,** Koenig & Strey,  
601 Green Bay Rd, Wilmette, 3780

**Heidi Schaeferli Papa,** RE/MAX Showcase,  
810 S Waukegan Rd, Lake Forest, 3460

**Debra M. Coe,** G & A Realty,  
2847 Pflingsten, Glenview, 3014

**Theodore Williams,** A Professional Real Estate,  
157 Halsted St, Chicago Heights, 6070

**Craig Castro,** Leader Realty,  
4658 Oakton St, Skokie, 3077

**Mary Lynn Cleary,** JMC Realty,  
PO Box 424, Glencoe, 3156

**N. Peter Maggos,** Stanley W Benecki,  
716 Oak St, Winnetka, 3048

**Stanley W. Benecki,** Stanley W Benecki,  
716 Oak St, Winnetka, 3048

**Jane Aldrich,** Coldwell Banker,  
586 Lincoln Ave, Winnetka, 3930

**Miguel A. Pichardo,** Coldwell Banker,  
1420 Waukegan Rd, Glenview, 3970

**Nancy Sells,** Coldwell Banker,  
330 E Main, Barrington, 6022

**Shirley Gabanski,** Fee Simple, Realtor,  
181 E Westminster Rd, Lake Forest, 3043

**Gail R. Seidman,** Koenig & Strey,  
538 Chestnut St, Winnetka, 3790

## Reminder of September 20 Reduced NSBAR Office Hours

All members of the NSBAR staff will assist at the Annual Awards Lunch on Thursday, September 20. As a result, the offices in Northbrook and Barrington will be closed on September 20 from 10 AM to 3 PM. Both offices will be open that day from 8:30-10 AM and 3-5 PM.

We hope to see you at the Awards Lunch at the Chevy Chase Country Club. Tickets are \$25 per person (member or guest) and include lunch and a presentation by noted author Stefan Swanepoel. Phone 847-374-5819 for reservations.

## Dropped Offices

**CIH Realty,**  
407 Madison, Glencoe, 3563

**R. E. & M.**  
P O Box 7076, Evanston, 3599

**Stanley W Benecki**  
716 Oak St, Winnetka, 3048

## Rumor of the Month

*Real estate business on the Internet is over-rated.*

WRONG! In 2000, REALTORS® who operate a Web site had 37 percent more sides than did the typical residential real estate professional. The typical REALTOR® who operates a Web site earned \$68,300 in 2000, or about \$21,000 more than the median income for all REALTORS®. (*Real Estate Outlook, July 2001*)

## 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)



## The Day the DSL Service Went Out in Northbrook

Did you try e-mailing NSBAR in late July or August, only to have your message returned to you? Well, to make a long story short . . .

Monday, July 23, was a memorable day for NSBAR, but for all the wrong reasons. The afternoon started out well. We had a contracts how-to class. I demonstrated how to download contracts from the NSBAR Web site, and the students used the computers in the classroom for some hands-on practice. Then, Lori Lasday Cox discussed the multi-board contract terms. It was a receptive class, so the afternoon was a lot of fun. The problems started even before the class ended, however, as one-by-one, staff members reported they no longer had Internet access. The cause of the problem was discovered by the end of the day, after several calls to NSBAR's DSL service provider. The DSL company had gone out of business, with no advance warning. No DSL, no Internet service, no way, no how.

As if losing one's Internet access wasn't bad enough, the ramifications of the loss became apparent as the week went on. With no Internet service, staffers were not able to receive or send e-mail to anyone outside the office. After several days of reconfiguring a variety of laptop computers and external modems to POTS (plain old telephone service), Internet access was available, but not through the NSBAR server. This meant that mail addressed to nsbar.org was returned to the sender with an "undeliverable" message. Many frustrated e-mail correspondents eventually phoned in, but we may never know how many important messages were lost forever.

To make matters worse, on-line bulletin boards will drop subscribers when messages are returned repeatedly as undeliverable, so many of these services were lost. As of this writing (early August), we

have changed the delivery address with our domain host and all nsbar e-mail is being sent to one e-mail address so that it can be retrieved by a staffer and rerouted to the persons for whom it was originally intended. Talk about snail mail.

The good news is that, by early September, NSBAR will be the proud owner of a T1 line. This is even better than a DSL line, because our Internet service won't be lost even if the host company goes out of business.

What's the moral of this story? Always assume the worst and have a back-up system. Disaster can strike anyone--even the most technologically knowledgeable--and inevitably will. If you attended the Intelitouch presentation August 16, you learned that one benefit of using an ASP is the protection provided by the ASP's multiple servers. Built-in redundancies are necessary in the computer age.

Little by little, all of us are growing more technology-dependent. Most of us tend to learn new ways of doing things reluctantly, resisting every attempt to break our old habits. For some of us, in fact, the learning curve is so steep it resembles one of those inverted roller coaster rides. And just when we have fully adapted to the new methods, and are bragging of how much more efficient and productive we are, we get the rug pulled out from under us. It doesn't seem fair, but it does keep us humble.

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## Sign Up Now for IAR's New FREE Tech Help Line from Matthew Ferrara Seminars!

Have a technology question? Gain bonafide answers to many of your technology problems through a new service offered by the Illinois Association of REALTORS® in cooperation with Matthew Ferrara Seminars. The program began on June 15 and is available at no charge to the first 2,500 REALTORS® who sign up. The program will run until June 14, 2002.

**How to Register.** Registration for the program is available on a first-come, first-served basis and is open to any IAR member. Register by following the sign-up procedure found at the Members Only section of the IAR Web site at [www.illinoisrealtor.org](http://www.illinoisrealtor.org). Any member who signs up must agree to the terms and conditions for the Tech Hotline. These are posted on the sign-up page.

**Hotline Hours.** The Tech Hotline is available Monday through Friday, 8 AM to 4 PM central time through a designated toll-free telephone number. Members who sign up with the program will receive a confirmation letter with the toll-free access number, fax number and e-mail address that can be used to transmit questions. Service will not begin until the member receives a "welcome" e-mail.

The confirmation should arrive within one business day. Confirmations will not be sent on weekends because membership must be confirmed at the local Board office.

Matthew ("Matt") Ferrara has helped thousands of top-producing REALTORS® and brokerage firms implement technology. He and his team of experts will provide technical troubleshooting and basic user support for common and general hardware, software and Internet products. Also, if you are looking for recommendations on laptops, printers, digital cameras and software, the Tech Hotline will provide you with suggestions. (The Tech Hotline does *not* support any MLS-related technical issues or training issues of any kind.)

Matt Ferrara is one of the top-rated technology speakers in the country. He will be speaking at the NAR Conference in November. And, in a first-ever District 2 multi-board event, he will present a full-day program on March 14, 2002, to members of the North Shore - Barrington, Northwest, Lake County and McHenry County Boards. Details of the program, which will be held at the Chevy Chase Country Club, will be announced in a future REALTOR® News.

# **HARRIS BANK AD**

# September Birthdays

<b>1</b> Shirley A. Olin Patricia K. Furman Svetlana Lukashevsky Carlos C. Marquez Mila Friedman Judith Demetriou Todd A. Stern Sharon Kolber	<b>6</b> Dean Tubekis Natalya Khasina Malvina Roytman Garry K. Illig Aram Bayzaee Cher Phillips	<b>11</b> Janice Castillo Laurie Tierney Ophelia Dass Klara Perepelitsky Laurie Palinsky	<b>17</b> Linda Dowd Thomas Rebarchak, Jr Ira M. Rumick Melissa Morreale Richard W. Rieger Michael A. Durlacher Kathleen K. Sullivan	<b>22</b> Jonathan M. Andes Sandra Ross Jerry Doetsch Margaret Jacoby	<b>28</b> Dorothy Scherschel Justine G. Kahn Ann O'Hara Janet L. Borden Charlotte May Lauren Marks Trish Pollak Michael A. Nash Andy Chung
<b>2</b> Yang S. Hsu Irene Golbin Jim Hoel Gigi Kushla Irene Ishoo Gary B. Kromelow	<b>7</b> Bud Hilfer Rohi Moradi Dean L. Kondelis Kenneth J. Hagaman David J. O'Malley Greg Glassman	<b>12</b> Marilynn Grais Arkady Goltsfarb Burton Sachs Thomas Garr Lawrence P. Crum John Stevenson Livia Basaraba	<b>18</b> Elaine Bykerk Suzanne Han Debra High-Altschul Patricia D. Van Deventer Seta Ajram John J. Nash	<b>23</b> Betty Ann Post Wilbur G. Luther Jr. Lynn Polen Joann King Cynthia C. Guditis Aphrodite Soussa Adrienne Kriezelman Blanche Romey Neil J. King	<b>29</b> Jeremy B. Kudan Gene Ryabin Stephanie Quinn Fran Spitz Coulter Diana Berman Francie Pinkwater Kim Hamilton Jennifer Muskat Patricia A. Nelson Brian Perry Bruce, Sr. Scott Cooper Maureen Mohling Louise McCray
<b>3</b> Susan Cenar Yana Orlova Leslie Goodman Diane Axton Helt Shafi Ahmed Leigh Gignilliat Candy Pyle Sue Ellen O'Malley Darwin Ellis	<b>8</b> David McCoy Monica Zaya Ann George Karen Mabie Wampler Joanne Zolomij Raymond Anderson	<b>13</b> Suzanne N. Chesler Ronna A. Powers Bronya Tsekhanovsky David R. Edwards Jr	<b>19</b> Carol DeGrazia Santi Eva Muller Marilyn Nudelman Ilene S. Schwab Michael Stern Mary L. Acri Patricia E. Skirving	<b>24</b> Norma Witherbee Carol P. Gillig Jan Morgan Wulf Roger H. Evans Janet Black Julie Goncoe Ellen Collar Nooshin Saharkhiz	<b>30</b> Lynn T. Barras David M. Lee Jane Fitzgerald David S. Fullerton
<b>4</b> Nancy Smith Lee Marshall Svetlana Bakun Linda Koehler	<b>9</b> Kay Haghighi Philip J. Stelnicki Stella C. Hsieh Linda Lipman Frank Yongbae Lee Donald Zimmerman Yon Sook Choi	<b>14</b> Judy Chatterton Christine Gillies Allyson Hoffman Donald Schollenberger Alan Rogers R Bruce Bretland Chong Kap Kim	<b>20</b> Fran Rosen Colleen Liebman Dow S. Molsbee Susan Richardson Alma Balier	<b>25</b> Peggy Cahill June Pearlman Michael A. Goldhirsh Frank McCabe	
<b>5</b> Jerrold Brim Helen Mantice Renee O'Neill Danilo E. Danguilan Robyn Rapaport Albert Ivar Goodman Roxane Malo Honey Sheridan Bronislav Bashkin	<b>10</b> James A Healy Peggy Dean Shawn E. Daly	<b>15</b> Bonnie Agnew Ellen Atlas Mary Bradbury Troy A. Thiel Pamela Thonander Debra Dietrich	<b>21</b> Charles W. Bagg Jeanette Petrie Lori Wagenknecht Joann Degnan Linda L. Collier	<b>26</b> Richard W Willis Ken Hyatt	
		<b>16</b> Carol Strauss Gregory Feldman Pat Murphy		<b>27</b> Lois Perrye Tom Glusic Marina Kolobayeva Oleg Moldavskiy Martha Shuford Kathleen Almond Susan T. Eaton	

## More Upcoming Events

### Retirement/Estate Planning Seminar October 25

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 GCG.

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
- Estate planning

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

### Spring 2002 Class Schedule Preview

January 9	Jump Start Orientation/Ethics	
February 4	CORE A	Lynn Madison
	CORE B	Lynn Madison
February 6	Jump Start Orientation/Ethics	
February 11	Risk Management CE	Lynn Madison
	Ethics CE	Lynn Madison
February 21	CE Elective TBD	Marilyn Glazer
	CE Elective TBD	Marilyn Glazer
March 6	Jump Start Orientation/Ethics	
March 7	CE Elective TBD	Marilyn Glazer
	CE Elective TBD	Marilyn Glazer
March 14	Tech Day	Matthew Ferrara
March 28	Agency CE	Lynn Madison
	Sales & Brokerage CE	Lynn Madison
April 3	Jump Start Orientation/Ethics	
April 11	CORE A	Marilyn Glazer
	CORE B	Marilyn Glazer

# Upcoming Events

\* Indicates level of difficulty of technology class. See page 4 for explanation.

Event	Date	Start/End	Speaker	Location
Jump Start Orientation	Sept 5	8:30AM - 4PM	Laurie Tierney	Education Center
Real Estate Qualifier Plus IIX Calculator <b>Level 1*</b> Note: Calculator required	Sept 7	8:30AM - 11 AM	Martha Williams	Education Center
Broker Training: Brokerage Admin.	Sept 10 & 17	8:30AM - 5 PM	Marilyn Glazer	Education Center
MLSNI Class <i>Go to MLSNI.net</i>	Sept 11	9AM - 4:30PM		Education Center
Women's Council of Realtors	Sept 13	11:30AM - 2 PM		
CE: Ethics Workshop	Sept 14	8 - 11 AM	Deborah Long	Education Center
CE: Internet Investigations <b>Levels 1&amp;2</b>	Sept 14	12 - 3PM	Deborah Long	Education Center
Palm Pilot Class <b>Levels 1&amp;2</b>	Sept 18	2 - 4 PM	Steve Volkodav	Education Center
MLSNI Class <i>Go to MLSNI.net</i>	Sept 19	9AM - 4:30PM		Education Center
Awards Luncheon	Sept 20	11 AM - 2 PM	Stefan Swanepoel	Chevy Chase C.C.
Microsoft Outlook Class <b>Level 2</b>	Sept 24	1 - 3 PM	Steve Volkodav	Education Center
Education Committee	Sept 25	1:30PM		Board Room
NSBAR Board of Directors	Sept 26	11 AM - 5 PM		Education Center
IAR Fall Convention	Oct 2-4			Tinley Park
Realtor.com	Oct 4	9-10AM & 10:30AM-12:30PM		Education Center
Jump Start Orientation	Oct 10	8:30AM - 4 PM	Wendy Shea	Education Center
Smart Growth Seminar	Oct 18	8:30AM - 12 PM	Molinaro/Hanlon/Scobey	Northwest AOR
Broker Training: Contracts	Oct 15 & 22	8:30AM - 5 PM	Marilyn Glazer	Education Center
Estate Planning for Real Estate Professionals	Oct 25	11 AM - 2 PM	Tauber/Panel	Greater Cgo. Grp.
NAR Annual Convention	Nov 2-5	All Day		Chicago
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 - 3PM	Marcie Roggow	Education Center
Jump Start Orientation	Nov 14	8:30AM - 4 PM	Connie Conway	Education Center
Jump Start Orientation	Dec 5	8:30AM - 4 PM	Barbara Roseman	Education Center
CE: CORE A	Dec 17	8 - 11 AM	Lynn Madison	Education Center
CE: CORE B	Dec 17	12 - 3PM	Lynn Madison	Education Center
District 2 REALTORS® Tech Day	March 14	8:30AM - 4 PM	Matthew Ferrara	Chevy Chase C.C.

## WCR / NSBAR Calendar Highlights

**Women's Council of REALTORS® North Shore Chapter.** The September 13 WCR meeting will be at the Birchwood Club, 1174 Park Avenue West, Highland Park. Speaker will be David Klein, stock broker with Dain Rauscher Investment Services, Vernon Hills. Klein has been named by *Money* magazine as one of the best stock brokers in the country. He has hosted his own radio show, appears on WCIR-TV, gives frequent seminars and is regularly interviewed by the press. Reservations must be made by phoning Pat Ortseifen at 847-940-2573 by September 10. The program begins at 11:30 with cocktails and networking, followed by lunch at noon. Cost is \$20 for WCR members and \$25 for non-members.

**Commercial/Investment Meeting September 13.** The NSBAR Commercial/Investment group will meet at the Commercial/Investment Forum Luncheon scheduled by the Chicago Association of REALTORS® on September 13 at Maggiano's, 175 Old Orchard Shopping Center, Skokie. Registration begins at 11 and the program will end by 1 PM. Look for the NSBAR tables. Speaking on "Oversoming Obstacles and Making Deals Happen" will be John Bansley, CCIM, Hallmark & Johnson; Esther Berman, Jamison Realty Group, Evanston; Bruce Heller, CB Commercial NRT; and John Figlioli, Garrett Realty & Development. Reservations should be made by noon, September 10, by calling Dennis Gano at 312-327-9635. Cost is \$25 per person.

**New CE Courses from Deborah Long.** NSBAR will offer two new CE courses by noted author and speaker Deborah Long, DREI, on September 14. *For Your Own Good: A Workshop on the REALTOR® Code of Ethics* will be held from 8 to 11 AM. *Internet Investigations: Resources for Consumers* will be held from 12 to 3 PM. These two courses can be taken by either brokers or salespeople for elective CE credit. As an added bonus, the Ethics class also fulfills the NAR Ethics requirement for 2001-2004. Deborah Long is the author of *Doing the Right Thing: A Real Estate Practitioner's Guide to Ethical Decision-Making* (Southwest Publishing, Revised 201). Call the NSBAR automated Registration Desk line at 847-374-5819 to reserve your place.

**Brokerage Administration Class Offered in September.** The fourth in the series of five broker training classes will be held at NSBAR on September 10 and 17. The two-day class is held from 8:30 AM to 5 PM each day. Cost is \$155 for all students. Note: There is no early-bird registration fee for this class. Instructor is Marilyn Glazer. The last course in the series will be *Contracts*, October 15 and 22. Cost is also \$155 for all students. Call 847-374-5819 to register for either class.

### NORTH SHORE—BARRINGTON ASSOCIATION OF REALTORS®

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YOUR 24-7 ASSOCIATION

We're on the Web at  
[nsbar.org](http://nsbar.org)  
and  
[nsbarstore.com](http://nsbarstore.com)