

REALTOR® News

September 2002

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2002-2003 NSBAR Leaders

Congratulations to new and returning members of the NSBAR Board of Directors:

Chair: Georgia S. Pierini, Baird & Warner Residential, Inc., Glenview

Chair-Elect: Gary D. Jensen, Koenig & Strey, Inc., Northbrook

Secretary/Treasurer: Ellie Sipple, Starck & Co., Barrington

Directors: Jay Chandran, RE/MAX Alliance North, Skokie

Diana Efstathiou, Baird & Warner Residential, Inc., Glenview

Lisa Hathaway, Renaissance Realty Partners, Lake Forest

Allyson Hoffman, RE/MAX North, Northbrook

Harvey Hoffman, Koenig & Strey, Lake Forest

Scott Lackie, Griffith, Grant & Lackie, Lake Forest

Michael A. Mazzei, Koenig & Strey, Glenview

Dawn McAnaney, Prudential Preferred Property, Northbrook

Kathy Pinkus, RE/MAX of Barrington, Barrington

Daniel Schermerhorn, Schermerhorn & Co., Evanston

Margaret Semrad, Coldwell Banker, Barrington

Michael Stern, Coldwell Banker, Wilmette

Your Board in Action

Happy to have completed the Wisconsin Licensing Reciprocity course at the Wonderful Wisconsin Weekend, July 26 and 29, are (from left): NSBAR 2002/2003 Chair Georgia Pierini, Louise McCray, M.J. Sobota, Edward Skarda, Debra High-Altschul, and Deborah Domick. The next Wonderful Wisconsin Weekend will be November 22 and 25. Call 847-480-7177 to register for either the salesperson's or broker's class.



We Remember September 11

On September 11, 1987, NSBAR moved from Evanston to its new office on Skokie Boulevard in Northbrook. This year marks the 15th anniversary of that move. Of course, the events of last September 11 have overtaken the importance of that earlier milestone. But as we remember those who were lost last year, let us not forget that we also honor their memory by making the most of the opportunities we have available to us. NSBAR looks forward to many more years of helping you, our members, serve the public, realize your business objectives, and enrich your lives.

It's the Rule

Chief Operating Officer Terese (Terry) Penza, C.AE, RCE

Misconceptions of Antitrust Laws

The purpose of antitrust laws is to make sure competition is not restrained. New concepts in business should be allowed to come into the market place and compete with those established. Those established are not to hinder those trying to make a new mark. If caught up in a court issue the test will be what helps the consumer and will not look into if the business person is making less money.

Real estate markets are changing. With new ideas, new innovations in delivering services and even what services will be offered the veteran in the business should be cognizant of their duties and rights. The following are from NAR's Antitrust manuals:

True or False? If I file an ethics charge against REALTOR® A because of his "flat fee" marketing program, and the board finds him guilty, I cannot be charged with an antitrust violation.

False. The professional standards enforcement machinery of a board of REALTORS® provides no "cover" for an antitrust violation. Where, as here, the Code of Ethics is **misused**, all those who knowingly participated in its misuse can be held liable.

True or False? A seller who wants to negotiate a reduced commission rate should be told that the rate we charge is the same as all other firms in town.

False. Reference to the fees of other brokers is a "cop-out" for the weak salesperson. The seller should be "sold" on your firm's ability to get results for the fees you charge – or else you do not deserve the listing.

True or False? It is unethical for REALTOR® A to charge a seller a higher commission rate if the property is sold through a cooperating broker than if the property is sold "in-house."

False. The Code of Ethics may not be used to influence the rate or form of broker compensation negotiated between a REALTOR® and his client.

What shouldn't you say? Here are examples of words or phrases used occasionally by agents that would permit a judge or jury to infer that real estate brokers are engaged in an illegal conspiracy:

1. "I'd like to lower the commission rate, the board has a rule..."
2. "This is the rate that everyone charges."
3. "The MLS will not accept less than a 120-day listing."
4. "Before you list with XYZ Realty, you should know that nobody works on their listings."
5. "If John Doe was really professional (or ethical), he would have joined the board."
6. "The board requires all REALTORS® to make their salespeople join."
7. "The best way to deal with John Doe is to boycott him."
8. "If you valued your services as a professional, you wouldn't cut your commission."
9. "No board member will accept a listing for less than ninety days."
10. "Let him stay in his own market. This is our territory."
11. "If he was really a professional, he wouldn't use part-timers."

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.

Chicago The Real Estate Broker was reprimanded and assessed an \$800 fine for aiding and abetting the unlicensed practice of real estate.

The Real Estate Broker is eligible for license restoration once she completes three (3) hours of License Law and the 15-hour Advanced Principles 2000 pre-license course. Once issued, the license will be laced on probation for a period of four (4) years with the following conditions: Respondent shall not be self-sponsored; respondent's sponsoring broker must submit letter of acknowledgement of incidents underlying termination of respondent's license; respondent is prohibited from handling earnest money; respondent's broker shall submit bi-annual reports relating to respondent's real estate activities.

Des Plaines. The Real Estate Salesperson's license was surrendered and canceled for failure to complete the continuing education requirements for the 2001 renewal period. In addition, respondent's license was refused renewal for a period of two (2) years.

The Real Estate Broker Corporation was reprimanded and a \$1,000 fine was assessed for failure to supervise and ensure compliance with the escrow account provisions of the Act and for failure to timely provide documents requested by the Office of Banks and Real Estate.

Lemont. The Real Estate Broker was refused license renewal for failure to satisfy Illinois income tax liabilities.

Oak Park. The Real Estate Salesperson was reprimanded and assessed a \$1,000 fine for engaging in the unlicensed practice of real estate while his license was expired and for advertising as "President" of a broker corporation while only being licensed as a salesperson.

Wheaton. The Real Estate Salesperson's license was suspended for 30 days and an additional 15 hours of education was required for representing that he was the seller of property he did not own, failing to disclose his licensee status of the real estate contract, and failing to properly maintain or account for a buyer's earnest money.

Highland, Indiana. The Real Estate Broker Corporation was reprimanded and a \$1,000 fine was assessed for failure to supervise and follow proper escrow procedures and for failing to properly license one of its branch offices.



News/Event Highlights

NAR Economic Forecast

Although the general economic recovery in the U.S. has been slower than anticipated, the housing market is well on the way to setting new sales records this year with healthy price appreciation, according to NAR.

David Lereah, NAR's chief economist, said employment is becoming a bigger factor in today's housing market. "We've had very low mortgage interest rates and favorable affordability conditions for some time now, and our growing population is creating additional demand for housing. Having a good job gives people the confidence to go ahead with big ticket purchases," he said.

Source: RealtorMag Online

IAR

In June the Illinois housing market had 11,721 existing single-family home sales. Year to date sales showed an increase of 5.8% to 53,670, compared to one year ago, but June sales totals dropped below the June 2001 home sales figure. Existing home sales are expected to ease gradually from record activity in the first half of the year but still remain above last year.

Internet Use Grows

The Pew Internet & American Life Project reports that the number of Americans logging onto the Internet to search for new housing has reached 40 million, up from 24 million in March, 2000. More than 3 million online shoppers surf the Web every day in the quest for a new home. More than 2,250 Internet users were surveyed March 1 through May 19. On-line house-hunters generally are younger, unwed, and experienced cyberspace navigators. *Source: USA Today August 6*

Flood Insurance Rate Maps

The Village of Northbrook Engineering Department will continue to provide Flood Insurance Rate Map (FIRM) determinations for all properties located within the Village limits. The Engineering Department also maintains FEMA Elevation Certificates on file for many structures that are located in or near the floodplain. Requests may be made by writing to Village of Northbrook, Engineering Department, 1225 Cedar Lane, Northbrook, IL 60062, phoning 847-272-5050, ext. 251, faxing 847-272-5068, or visiting the office.

Member Honors

NSBAR member Joan Grossman has been elected to the Board of Directors of the LUNgevity Foundation, the only organization in the United States dedicated exclusively to curing lung cancer. Ms. Grossman's daughter, Gayle Levy, was one of the founders of the foundation. Partnering with the foremost physicians and research scientists in the world, the LUNgevity Foundation funds innovative research designed to detect, treat and cure lung cancer. The foundation is based in Chicago. For more information, visit www.lungevity.org.

Small Businesses Create Jobs

Almost half of all Illinois workers are employed by small businesses. Of all Illinois businesses, 905 hire less than 100 workers. More new jobs created in Illinois come from small businesses. The three-cent postal increase is expected to burden the small business sector in the range of \$2.3 billion. A small business advocacy group expects the postal rate hike to be a factor in the elimination of 5,000 jobs. *Source: The Exec Report, The Illinois chamber*



35% Off U.S. Flags

Show Your Patriotism!

Now would be the perfect time to come into the Northbrook NSBAR Office and grab a few flags. Flag sizes range from 4 x 6 inches to 12 x 18 inches, and are priced at \$.50 - \$1.50 BEFORE the discount.

Education

Education Director Martha R. Williams



CE Reports Now on OBRE Web Site

The Office of Banks and Real Estate has made licensee education records available on the OBRE Web site at www.obre.state.il.us/Exit/CElookup.htm. You have to enter your license number and you can then view a list of the continuing education classes that you have taken in the current license period. There is a disclaimer indicating that OBRE assumes no liability for the accuracy of the report, but this site should be extremely useful as we approach the deadline for salesperson license renewal, which is April 30, 2003.

New CE Classes Added to Schedule

Due to popular demand, we have added numerous CE classes to the NSBAR fall and spring schedule. In addition, there are several Ethics classes that you can take for CE credit and also to fulfill the NAR requirement that every Realtor® take an Ethics class at least once before December 31, 2004. The next Ethics CE class will be on **Friday, September 13, 8:30-11:30AM**, and will be taught by Education Director Martha Williams.

Ethics Video Course September 27

The three-hour video Ethics course will be shown this month from **9 AM to 12 PM** on **September 27**. This free class does *not* offer C.E. credit but fulfills the NAR Ethics requirement. Call 847-480-7177 to register.

Marcie Roggow in Northbrook This Fall

NSBAR has been fortunate enough to get some of the best ABR instructors in the country to speak to our members. On **September 19 and 20, 8:30AM - 5 PM** each day, Marcie Roggow, ABR/M, CCIM, CRB, CRS, DREI, GRI, will teach the two-day ABR class. She will return to teach a six-hour disclosure class on **October 17**, and the CORE A and B classes on **October 18**.

Marcie is co-owner of Creative Learning Concepts, LLC, a real estate education company whose specialty is the risk management field, including agency, legal liability, and broker implementation. The goal of Creative Learning Concepts is to make the learning experience one that the participant will remember and enjoy. You can learn more about Marcie by visiting her Web site, www.realestateeducators.com.

Fall/Spring Classes at www.nsbar.org

The inside page of this newsletter lists classes through January, 2003. You can find the complete list of classes through next May at www.nsbar.org. Just click on the Education tab at the top of the page, then C.E. You'll also find links on the Education page to Home Study Classes, On-Line Classes, Designation Courses, and more!

44 New Members at August Jump Start

Forty-four new members attended the **August 7** Jump Start Orientation program. They were welcomed to the Board by NSBAR President and COO Terry Penza, who also conducted the introduction to the Code of Ethics. "Meet the Pro" speaker was Laurie Tierney. Lunch sponsor was Harris Bank, courtesy of Brian Jessen. NSBAR Information Systems Director Steve Volkodav conducted the afternoon session, which provided hands-on MLS training.

Our Students Tell Us . . .

Retirement and Estate Planning for the Real Estate Professional on **July 25** received the following student comments:

"I found the presentation extremely useful. Ninety percent of REALTORS® could use this information."

"Very worthwhile."

Nehemiah Home Affordability Training on **July 26** (program details on page 11) received the following kudos:

"Exciting concept that I am looking forward to recommending to my clients."

"In our wider market area, there are definitely properties that would qualify for this program."

Jump Start Orientation on **July 10**:

"Well worth spending the day with you. Thank you."

"Laurie Tierney was a great source of marketing info."

"Please put a map on the agenda mailed to participants!"

ABR Class Update

Nationally recognized instructor Marcie Roggow, DREI, ABR, will teach the two-day ABR class on **Thursday and Friday, September 19 and 20, from 8:30 AM to 5 PM**. This class offers six elective hours of continuing education credit, and is a requirement for anyone who wants to apply for the ABR (Accredited Buyer Representative) designation. To attain your ABR, you also need to take one of the one-day ABR elective courses (before or after the two-day class). One-day ABR classes scheduled at NSBAR include Representing the e-Buyer with Bill Schiller, GRI, CRS, RECS, e-PRO, on **October 11, 8:30AM-4PM**, and Innovative Marketing with Lori Lasday Cox, ABR, GRI, CRS, on **November 1, 8:30AM-4PM**. The Representing e-Buyer class is pending approval for three hours of CE credit. Early-bird registration fee for each one-day class is \$135; late registration is \$150. Call 847-480-7177 to register. Even if you don't plan to get the ABR designation, you can still join us for any of these exciting programs.

WCR Flyer Page 1

WCR Flyer Page 2

More REALTOR® News

NAR in New Orleans

More than 20,000 REALTORS® and other real estate professionals, guests, speakers and exhibitors will meet at the Morial convention Center in New Orleans for the NAR Conference and Expo, **November 8 to 11**. Keynote speaker will be General H. Norman Schwartzkopf, who will speak on the challenges of leadership. Attendees will glimpse the real estate office of the future and preview emerging real estate technology.

More than 100 sessions will provide current professional education on issues and opportunities for all brokers, agents and small business entrepreneurs. The Technology Learning Center will feature hands-on, practical training on personal computers and wireless devices, while the Realcomm Innovation Showcase will present emerging real estate technology product demonstrations.

The International Networking Center will provide meeting space for professionals from the United States and around the world. More than 1,300 exhibit booths will showcase the world's largest display of real estate products and services. REALTORS® will build a Habitat for Humanity house in New Orleans during the November meetings.

WCR Events

Lunch Meeting. On **September 12**, the Women's Council of REALTORS® will meet at The Forge, 634 S Milwaukee, Vernon Hills. Networking will begin at 11:30 AM, with lunch at noon. Featured speaker will be David J. Klein, Senior Vice President--Investment Offices of Dain Rauscher Investment Services and Investment Banking, who has been named by Money Magazine as one of the best stockbrokers in the country. For reservations and payment, contact Pat Ortseifen at 847-940-2753 no later than **September 9**.

New LTG Marketing Course. There are still openings 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, breaks and lunch. For reservations, call M. J. Sobota at 847-940-2723. Remember to leave your name *and* telephone number.

REALTOR® VIP Alliances

Hewlett Packard Adds New Printer to REALTOR® VIP Program. This month our REALTOR® VIP Partners spotlight is on Hewlett Packard.

The new HP Color LaserJet 4600 printer is available to NAR members for up to 10 percent off. The 4600 is designed to meet the high-volume, high-quality printing needs of any member or association office. For more info on this and other products available from Hewlett Packard, visit www.hp.com/go/preferred-nar or call 877/654-6499 and mention your NAR membership.

**September 9 and 23
8:30 AM - 5 PM**

Real Estate Finance

Broker Training Two-Day Class

3 Hours C.E. Credit

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

**Fall Broker Training
classes have started.
Tuition fee is \$155
for each two-day class.
Register by calling
847-480-7177 or
register on-line at
www.nsbar.org.**

**Missed August's class?
Take the Advanced
Principles home study
course and catch up
with the group. Go to
www.illinoisrealtor.org
for course/order info.**

nsbar.org

**Annual Awards and Installation Luncheon
North Shore - Barrington Association of REALTORS®
11AM to 2 PM
Thursday, September 26
Chevy Chase Country Club**

You are cordially invited to participate in NSBAR's Annual Awards and Installation of Officers. Join your fellow REALTORS® in celebrating a year of achievement. Reservations at \$18 per person should be made to adrienne@nsbar.org or 847-480-7177.

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

Jan 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

450 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

Jamie M. Aramanda, Coldwell Banker,
1420 Waukegan Rd, Glenview

Ann Banting, HomePage Realty, 1215
Washington, #204, Wilmette

Edward Bauer, Starck & Company,
REALTORS, 222 E Main Street, Barrington

Jennifer Black, Chambers Cross &
Associates, 567 Lincoln Ave, Winnetka

Victor Bolotnikov, G & A Realty Inc,
2847 Pfingsten, Glenview

Beatrice Borland, Mission Hills Realty, 1655
Mission Hills Rd, Northbrook

Mary Burrell, Prudential Preferred Property,
3115 Dundee Rd, Northbrook

Jeffrey Byron, Coldwell Banker, 303 E. Main
St #101, Barrington

Clifford Cadle, G & A Realty Inc,
2847 Pfingsten, Glenview

Robert Colvin, Coldwell Banker, 303 E.
Main St. #101, Barrington

Lisa Crane, Baird & Warner, 1920 Sheridan
Rd, Highland Park

Richard Christoph Jr, Coldwell Banker, 280
Deerpath, Lake Forest

Mary Anne D'Angelo, Realty One, Inc,
639 Division St, Barrington

Danilo E. Danguilan, RE/MAX Alliance on
Oakton, 4652 Oakton St, Skokie

Darlene M. Davidson, Prudential Preferred
Property, 3115 Dundee Rd, Northbrook

Debra Dennison, Coldwell Banker, 1420
Waukegan Rd, Glenview

Michael DeSimone, Jasco Realty, Inc, 3000
Dundee Rd Ste 310, Northbrook

Kristine Ferru, Century 21 Care Real Estate,
141A S Northwest Hwy, Barrington

Anna Frontczak, G & A Realty Inc,
2847 Pfingsten, Glenview

Shirley Fuld, Baird & Warner, 1900
Waukegan Rd, Glenview

Mary E. Gambacorta, Koenig & Strey, Inc,
538 Chestnut St, Winnetka

Thomas Garvey, Koenig & Strey, Inc,
601 Green Bay Rd, Wilmette

CL Geiger, Coldwell Banker,
1508 Sherman Ave, Evanston

Afsha K. Ghumra, ERA Countrywood
Realty, Inc, 39 S Barrington Rd, Barrington

Gerald Gibbs Jr, Baird & Warner,
2735 Central St, Evanston

Retta Glavin, Coldwell Banker, 350 Linden,
Wilmette

Dmitry Godin, Veracity Realty,
2478 Brian Dr, Northbrook

Harry Gold, Coldwell Banker, 740
Waukegan, Deerfield

Sari Grossblatt-Wiaz, G & A Realty Inc,
2847 Pfingsten, Glenview

Victoria Hampton, Koenig & Strey, Inc,
1009 Waukegan Rd, Glenview

Milena Haralampieva, Coldwell Banker,
1420 Waukegan Rd, Glenview

Toni Herlo, Century 21 Care Real Estate,
141A S. Northwest Hwy, Barrington

Karla Hester, Prudential Preferred Property,
3115 Dundee Rd, Northbrook

Roger T. Holloway, Coldwell Banker,
2929 Central St, Evanston

Kelley Hughes, Coldwell Banker,
1508 Sherman Ave, Evanston

Bill Hults, Coldwell Banker,
1508 Sherman Ave, Evanston

Elizabeth Jenkins, Coldwell Banker,
266 E Deerpath Rd, Lake Forest

Tim E. Johnson, ERA Countrywood Realty,
Inc, 39 S Barrington Rd, Barrington

Alfred W. Kantner Jr, Century 21 Marino,
Inc, 5800 Dempster St, Morton Grove

Mitchell A. Karbin, CRD Realty, Inc,
7303 N Cicero, Lincolnwood

Anthony Karpilovsky, MarketMax Realty,
Inc., 938 Burgess Cir, Buffalo Grove

Colette Kennedy, Coldwell Banker,
552 Lincoln Ave, Winnetka

Candace Kissner, Century 21 Sketch Book,
20 Northwest Hwy PO Box 246, Cary

Lina F. Kontopoulos, Gerald Cote &
Associates, 17 E Palatine Road, Palatine

Michael Koshaba, G & A Realty Inc,
2847 Pfingsten, Glenview

Sara Krakauer, G & A Realty Inc,
2847 Pfingsten, Glenview

Maria Krull, Realty One, Inc.,
639 Division St, Barrington

Linda Kuna, J.S.James & Co. Inc.
REALTORS, 5041 Shoreline, Barrington
303 E Main St #101, Barrington

Jody Oesterreicher, Koenig & Strey, Inc,
800 Waukegan Rd, Deerfield

Christine Landsberger, Coldwell Banker,
303 E Main St #101, Barrington

Danny Lee, Koenig & Strey, Inc,
819 Waukegan Rd, Northbrook

Eugene Lee, Stone Realty Inc.,
1051 Waukegan Rd, Glenview

Shelley Lein, Koenig & Strey, Inc,
600 N Western Ave, Lake Forest

Susan Leonard, Koenig & Strey, Inc,
800 Waukegan Rd, Deerfield

Sun S. Lhee, RE/MAX On The Shore,
340 Ridge Rd, Wilmette

Dan LoGiudice, Century 21 Marino, Inc,
5800 Dempster St, Morton Grove

More Member News

New Members (cont.)

Kristina Maciejczyk, G & A Realty Inc, 2847 Pfingsten, Glenview

Mary Malca-Bernstein, Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview

Melissa A. Marquis, First Source Realty, 2320 N Damon #2C, Chicago

Dmitry Mnushkin, Dmitry Mnushkin Appraisals, 1028 Sussex, Northbrook

Anatoli M. Moskvine, G & A Realty Inc, 2847 Pfingsten, Glenview

Christopher T. Mundy, Coldwell Banker, Attn: Dan, 586 Lincoln Ave, Winnetka

Lynda S. Murray, Coldwell Banker,

Carolyn L. Orr, Baird & Warner, 754 West Northwest Highway, Barrington

Amy Perkins, Koenig & Strey, Inc, 538 Chestnut St, Winnetka

Laura Prokofieva, Prime Realty Group, Inc, 9351 Milwaukee Ave, Niles

Kevin Quigley, Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield

Andrew Richter, Coldwell Banker, 1420 Waukegan Rd, Glenview

Deborah Robinson, Century 21 A.M. Realty, PO Box 868, Highland Park

James R. Roth, Prudential Preferred Property, 1890 First St, Highland Park

Steven M. Shattow, Prudential Preferred Property, 1890 First St, Highland Park

Diana Shin, Best Choice Real Estate, Inc., 1216 E Central Road, Ste 100, Arlington Heights

Nicole Sillin, Koenig & Strey, Inc., 2528 Green Bay Rd, Evanston

Gail Steuber, Gerald Cote & Associates, 17 E Palatine Rd, Palatine

Marlene Tesar, Prudential Preferred Property, 850 Green Bay Rd, Winnetka

Susan Thiess, Baird & Warner, 754 West Northwest Hwy, Barrington

Beata Vaynberg, LB & M Real Estate, PO Box 251, Highland Park

Yelena Vilchik, G & A Realty Inc, 2847 Pfingsten, Glenview

Rachel Warren, Warren Appraisal Service, 205 Saddle Dr, Fox River Grove

Brooke D. Wilson, Coldwell Banker, 640 Vernon Ave, Glencoe

Naum Yankelevskiy, Century 21 A.M. Realty, PO Box 868, Highland Park

Elizabeth Yanovskaya, MarketMax Realty, Inc, 938 Burgess Cir, Buffalo Grove

Jon K. Zieff, RE/MAX Villager, 1245 Waukegan Rd, Glenview

New Offices

CRD Realty, Inc, 7303 N Cicero, Lincolnwood

Dmitry Mnushkin Appraisals, 1028 Sussex, Northbrook

Exclusive Property, Ltd, 553 N Wolf Rd, Wheeling

LB & M Real Estate, PO Box 251, Highland Park

Micki Allen Real Estate, 1215 Karl Ct Ste 204, Wauconda

Realty One, Inc, 639 Division St, Barrington

Warren Appraisal Service, 205 Saddle Drive, Fox River Grove

Hsingpong L Wey, 3522 Illinois Rd, Wilmette

New Affiliate

Hy Naiditch

Accuspect Home Inspection Services
4755 Bobolink Terrace, Skokie

Reinstatements

Joanna Doliner, MarketMax Realty, Inc, 938 Burgess Cir, Buffalo Grove

Gus G. Katsafaros, The Capital Realty Group, 191 Waukegan Rd Ste 209, Northfield

Linda Baba Lazar, Baird & Warner, 1900 Waukegan Rd, Glenview

Nora Sanchez, Paradise Homes Realty, 3925 W Main St, McHenry

Other Changes

Century 21 Elite, Inc in Des Plaines has a name change to ResCom Realty, Inc

Jacobs Homes is now at 700 Osterman Avenue, Deerfield

Jameson Realty Group, Evanston, has closed its office

Realty on Dearborn is now New Century, 1221 N Dearborn #207 N, Chicago, IL 60602

Book to Buy from NSBAR

NSBAR is selling a terrific book by Frank Cook, "21 Things I Wish My Broker Had Told Me." Cook, publisher of *Agency Law Quarterly* and *Real Estate Intelligence Report*, has interviewed thousands of real estate professionals over the years. The tips in this book cover everything from cash-flow to marketing to home inspections. Cost is \$15.95 per copy plus tax.

E-Mail Addresses

Every agent needs an address for e-mail. If you have your own Web site, you can use your URL (site address) in your e-mail address; e.g., Allyson@AllysonHoffman.com. Check on the availability of your name at www.verisign.com, or use the NAR VIP partner, www.InternetCrusade.com. The expense to "buy" your Web name is minimal—\$20-\$35 a year or less depending on how many years you purchase at a time. You will then have to pay for activating the site. Some companies will do this for \$20 or less per month. At the least, do not use one of the free e-mail providers as your business e-mail address. It doesn't look professional and may make your messages look like spam to recipients. If you *must* use a free provider, at least use one with an innocuous name, like mail.com, and not one like hotmail.com.

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.nsbar.org

Even More Member News

Transfers

Micki Allen, from Baird & Warner, 754 W Northwest Hwy, Barrington to Micki Allen Real Estate, 1215 Karl Ct Ste 204, Wauconda

Justin Barnett, from Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield to Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview

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

Karen Feldman, from RE/MAX North, 3100 Dundee Rd - 915-916, Northbrook to Prudential Preferred Property, 1890 First St, Highland Park

Mary Tierney Gibson, from Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield to Coldwell Banker, 740 Waukegan, Deerfield

Irene Godin, from Prime Realty Group, Inc, 9351 Milwaukee Ave, Niles to Veracity Realty, 2478 Brian Dr, Northbrook

Mary Joan Herber, from Koenig & Strey, Inc, 600 N Western Ave, Lake Forest to Baird & Warner, 207 E Westminster Rd, Lake Forest

Alex Kravetz, from G & A Realty Inc, 2847 Pflugsten, Glenview to MarketMax Realty, Inc, 938 Burgess Cir, Buffalo Grove

Tamara Levitin, from Century 21 Frontier Realty, 3737 W Lawrence Ave, Chicago to New Century, 1221 N Dearborn, #207 N, Chicago

Mary Malca-Bernstein, from Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview to Koenig & Strey, Inc, 800 Waukegan Rd, Deerfield

Stephanie McDuffie (Guilmenot), from McDuffie Realty, 1007 Church St, Ste 309, Evanston to Coldwell Banker, 1508 Sherman Ave, Evanston

Michael Melikhov, from G & A Realty Inc, 2847 Pflugsten, Glenview to MarketMax Realty, Inc, 938 Burgess Cir, Buffalo Grove

Joan Pedicini, from Prudential Preferred Property, 850 Green Bay Rd, Winnetka to Baird & Warner, 714 Elm St, Winnetka

Stephanie Quinn, from Coldwell Banker, 1420 Waukegan Rd, Glenview to Baird & Warner, 1900 Waukegan Rd, Glenview

Joseph Rubin, from G & A Realty Inc, 2847 Pflugsten, Glenview to Prudential Preferred Property, 1600 Orrington, Evanston

Debra Shattow, from Coldwell Banker, 1893 Sheridan Rd, Highland Park to Prudential Preferred Property, 1890 First St, Highland Park

Stella J. Shim, from Baird & Warner, 1900 Waukegan Rd, Glenview to Best Choice Real Estate, Inc, 1216 E Central Rd, Ste 100, Arlington Heights

JoAnn Snell, from Hometouch Centers, Inc, 125 Old Orchard Shp Cntr #D127, Skokie to Starck & Company, REALTORS, 222 E Main St, Barrington

Brigitte deSouza, from Coldwell Banker, 1893 Sheridan Rd, Highland Park to Prudential Preferred Property, 1890 First St, Highland Park

Patricia C. Stanley, from Coldwell Banker, 1420 Waukegan Rd, Glenview to Baird & Warner, 1900 Waukegan Rd, Glenview

Lori Wagenknecht, from Griffith, Grant & Lackie, 12 Scranton Ave, Lake Bluff to Griffith, Grant & Lackie, 678 N Western Ave, Lake Forest

Edward Willer, from Jameson Realty Group, 1007 Church St #104, Evanston to Edward Willer, 2515 Iroquois Rd, Wilmette

Douglas M. Wurtzel, from Prudential Preferred Property, 3115 Dundee Rd, Northbrook to Koenig & Strey, Inc, 1009 Waukegan Rd, Glenview

Office Terminations

Tower Realty Associates, 874 Green Bay Rd, Winnetka
Richard E. Drewry, 21236 Grove Drive, Kildeer

Terminations

Lisa R. Anderson, Coldwell Banker, 740 Waukegan, Deerfield

Holly Benson, Keller Williams Success Realty, 59 S. Rand Rd, Lake Zurich

Peter Christie, Baird & Warner, 754 W Northwest Hwy, Barrington

Betty Collias, Tower Realty Associates, 874 Green Bay Road, Winnetka

Lynn DelGreco, ERA Countrywood Realty, Inc, 39 S Barrington Rd, Barrington

Richard E. Drewry, Richard E. Drewry, 21236 Grove Drive, Kildeer

David Faber, Prudential Preferred Property, 1600 Orrington, Evanston

Thomas E. Fredricksen, Coldwell Banker, 2929 Central St, Evanston

Lynn Freitag, Koenig & Strey, Inc, 600 N Western Avenue, Lake Forest

Alex Gilman, G & A Realty Inc, 2847 Pflugsten, Glenview

Milovan Grcic, Coldwell Banker, 303 E Main St #101, Barrington

Anne Griffin, Coldwell Banker, 586 Lincoln Ave, Winnetka

Ellen Groh, Coldwell Banker, 303 E. Main St. #101, Barrington

Jason Hartong, Jameson Realty Group, 1007 Church St #104, Evanston

Richard Kindwald, Century 21 Shoreline REALTORS, 4020 Golf, Skokie

Wendy Magann, Coldwell Banker, 280 Deerpath, Lake Forest

Edward Martinez, Baird & Warner, 1920 Sheridan Road, Highland Park

Karen Meyers, Coldwell Banker, 303 E Main St. #101, Barrington

Katharine Dalle Molle, Coldwell Banker, 552 Lincoln Ave, Winnetka

Carolyn J. Morreale, Baird & Warner, 754 W Northwest Hwy, Barrington

Chris Papas, Coldwell Banker, 740 Waukegan, Deerfield

Byong Park, RE/MAX On The Shore, 340 Ridge Road, Wilmette

Lisa Reiland, RE/MAX Homes Northwest, 1 First Bank Plaza Ste 103, Lake Zurich

Roberta Rhodie, Baird & Warner, 1900 Waukegan Rd, Glenview

Anne E. Royster, Coldwell Banker, 280 Deerpath, Lake Forest

Theodore I. Rubin, Theodore I. Rubin, 816 Dean Ave, Highland Park

Tamara Solone, Prime Realty Group, Inc, 9351 Milwaukee Avenue, Niles

Virginia A. Todd, Coldwell Banker, 552 Lincoln Ave., Winnetka

Lioudmila Velblum, G & A Realty Inc, 2847 Pflugsten, Glenview

*Call 847-480-7177 to reserve your place at the Annual Award Luncheon,
September 26, 11 AM to 2 PM, Chevy Chase Country Club.*

More REALTOR® News

Senate Says NO to Flipping

Sen. Barbara Mikulski, D-Md., and other Senators are clating for HUD to create a mechanism for identifying and preventing property flipping. This practice involves repeatedly purchasing and improving FHA properties and selling them to unsuspecting buyers. In addition, HUD's appropriations bill urges the agency to offer first-time homebuyer counseling, require home inspections, and mandate the use of certified FHA appraisers.

HUD to Watch Appraisers

Appraiser Watch is the new initiative by which HUD intends to expand its protection of homeowners. Under the proposal, FHA will monitor appraisers' default and claim rates and will levy sanctions—including removal from its list of approved appraisers—against those whose rates are excessive. The standards will cover some 25,000 individuals who conduct appraisals on FHA-insured single-family homes.

Chicago to Revamp Zoning

After 44 years with the same zoning rules, the City of Chicago is considering revamping its regulations. The city has already circulated a handful of broad concepts on zoning at public meetings. A draft ordinance is expected to be formulated later this year.

Attorney Jack Guthman, who represents the Chicago Development Council, says that he likes the fact that the city's initial proposals recognize that the current code should be simplified and that commercial streets need more flexibility in use options, since some areas zoned retail and industrial are no longer appropriate for those uses. But he worries that the proposed changes will place more emphasis on a design review process that could slow development.

"I have no problem with stringent standards as long as everyone knows what they are and they are applied evenly," says Guthman, a partnet at Chicago law firm Shefsky & Froelich, Ltd., "But when a design review becomes subjective, then that's a concern."

Arbor Day Foundation New NAR Partner

The National Arbor Day Foundation is now a REALTOR® VIP Program partner. "Making a difference in the environment and improving the quality of life in our communities are two prime benefits our new partner is offering NAR members. Through these programs, members will receive discounts on gift memberships and gift certificates for the purchase of trees, shrubs and seeds, all of which promote healthy environments, beautify our communities, and make excellent closing gifts," said Bob Goldberg, NAR senior vice president of marketing and business development.

NADF will ofer two products to NAR members at reduced prices: gift memberships and gift certificates. **Gift memberships** worth \$10 will be sold to Realtors® for \$8, and will include a choice of 10 tree seedlings, a copy of "The Tree Book," a foundation membership card and a subscription to the *Arbor Day* bimonthly newsletter.

Gift certificates with a face value of \$25 will be available to Realtors® for \$20 and are redeemable for at least one shade, flowering or other tree variety or shrub. REALTORS® will also receive a complimentary one-year membership that includes "The Tree Book," a foundation membership card and a subscription to the *Arbor Day* newsletter.

In addition, NAR members can purchase personal memberships or gift certificates and gift memberships for their clients that may be used as closing gifts. REALTORS®, REALTOR® organization staff at the national, state and local levels, and immediate families are eligible to participate in the two programs.

The National Arbor Day Foundation, created in 1972 on the centennial of the first Arbor Day, is a nonprofit organization that has distributed more than 8 million trees in the past year alone. The foundation donates more than 85 percent of its funds to tree planting and other environmental programs.

More information on gift memberships and gift certificates can be found at www.realtor.org, or by calling 877-445-9917 or visiting www.arborday.org/nar.

Nehemiah Speaker at NSBAR

Algernon Penn, Regional Director for the Nehemiah Housing Affordability Program, spoke to NSBAR members at a lunch presentation on July 26 at the Robert McGuire Education Center. Penn described the Nehemiah down payment gift process.

The program gives a homebuyer (who does not have to be a first time homebuyer) from one to six percent of the purchase price of a home to use as a down payment.

The home seller agrees to sell their property at full maket value, but make a gift back to Nehemiah of the amount paid to the home buyer. There is a processing fee of \$500-750 that is paid by the home buyer, seller, or other party, as negotiated.

At present, the gift program is limited to FHA-insurable properties. The program was arranged as an activity of the NSBAR Diversity Committee. All NSBAR members are invited to take part in the Diversity Committee, which will meet next at 10:30 AM on Thursday, November 21, in the Board Room at the Northbrook NSBAR office.

More information about the program, including seller consent forms that can be downloaded and printed, can be found at www.getdownpayment.com.

Jean Crosby Honored by IAR

Jean Crosby, former Director of the Real Estate Division of the Office of Banks and Real Estate, was honored by the Illinois Association of REALTORS® as its REALTOR® of the Year 2002 at a banquet on August 12. Crosby will be at the Barrington Area Library January 6 to teach CORE A License Law and Escrow and CORE B Agency/Fair Housing. Call 847-480-7177 for reservations.

Golden "R" Recipients

Eleven REALTORS® contributed at lesat \$5,000 to the REALTORS® Political Action Committee (RPAC) in the 2002 fiscal year, earning the Golden "R". Chicago-area awardeed are Lidia Albanese, Richard Amano, Janice Corley, NSBAR instructor Ted Cucuro, Darlene Little, Lames Lynch, Jr., Sergio Martinucci and John Vranas. Gary Clayton and Greg St. Aubin of IAR were also named Golden "Rs".

Steve's Street

Director of Information Systems Steve Volkodav

Google

You know a site has the right stuff when its name becomes a verb. In just three years, Google has evolved into a daily destination for millions who use it for fast answers from the Net. Even Yahoo! uses it. We Google our own names to see what the world can find out about us; we Google potential second dates to see if they told the truth on the first one. But Google is much more than just a tool for finding sites, and most Web surfers barely scratch the surface of its capabilities. If you know what you're doing, Google can help you accomplish everything from looking up phone numbers to tracking down images.

Learn the Fundamentals. Search for **Tiger Woods**, and Google will give you about 604,000 results. Yikes. Search for "**Tiger Woods**" in quotation marks, you'll get 457,000 results. That's still too many, but at least none will relate to animals or forests. When you know the exact name or phrase you're looking for, quotation marks can only help.

If a common word is essential to getting the results you want, you can include it by putting a "+" sign in front of it. For example, to search for Star Wars, Episode I, use "**Star Wars Episode +I**" (Be sure to include a space before the "+" sign.). Sometimes what you're searching for has more than one meaning, "bass" can refer to fishing or music. You can exclude a word from your search by putting a minus sign "-" immediately in front of the term you want to avoid. For example, to find web pages about bass that do not contain the word "music", type "bass -music". (Be sure to include a space before the minus sign.)

Search by Category. Google has its own simple Web directory. Click the Directory tab on Google's home page to bring it up, and then start drilling down through the categories that interest you. It's basic-not comprehensive, the way Yahoo!'s is-and useful when you're just starting your research.

Search Similar pages. You've finally found the exact kind of site you were looking for. Congratulations, but don't stop now. Use the "Similar pages" command, coupled with the URL, to find more sites like it (**related:www.tigerwoods.com/splash/splash.html** returns 26 sites about golf).

Who links to you? If you've found a site you need, chances are that some of the sites that link to it will also be useful to you. Enter **link:www.tigerwoods.com**, for example, and you'll get back 1,450 sites. (You can also use this technique to find out who, if anyone, is linking to your own personal site.)

Query modifiers. If you can't bear to miss out on a single Tiger Woods site, enter **allinurl:tigerwoods** to get a list of all the sites with "tigerwoods" in their URL. Instead of getting thousands of pages that mention Tiger somewhere in them, you'll get only those sites that actually feature the word in their

Web address. The result: a more targeted search-in this case, a relatively manageable 1,620 results to look through.

Search Within a Specific Site. For fine-tuned research, you can limit your search to a single Web site. Want all the information about Tiger Woods featured at the site of his alma mater, Stanford? Enter **tiger woods site:www.stanford.edu** and get just 63 results-a nice, tight search. Another example: **valve site:www.americanheart.org**, for 101 entries about heart valve problems from the American Heart Association.

Cached Links. It's a fact of Net life: Sites die. But if your dream page turns up a 404 (i.e., dead-link notice), hit the Back button. Look for the Cached link at the end of the Google description. That's a link to the backup version Google keeps of all the pages it indexes. A simple click displays its stored version. Bear in mind, though, that the page will only be current as of the day Google indexed it.

Search for Images. Want to find photos of Tiger Woods but don't want to sift through thousands of sites to find the ones with pics? Click the Images tab on Google's home page and type in "**Tiger Woods**" (with the quotes) to get hundreds of swingin' shots. Click on any one to find out more about it, to see a larger version, or to visit the site on which it was found.

Scour the Newsgroups. Long before the World Wide Web emerged, the Internet was crowded with Usenet newsgroups, in which discussions on every imaginable topic took place. They're still out there today, and Google will search a 20-year archive of 700 million newsgroup messages for you. Just click on the Groups tab on Google's home page. Be warned: Newsgroups can be huge and weird, so searching them can be a real time-waster unless you're passionately interested in your search topic. For basic, top-level searches don't bother.

Google and Yesterday's Floor Call. If you received a floor call from "John Doe" or "Mary Jones", Google won't be much help in digging up the dirt unless you give it more to go on. Put the name in quotation marks and follow it with as many specifics relating to the person that you can think of. His company. Her hometown. His college. Her profession. Keep at it, and eventually you'll get some details about your specific John or Mary.

Google Yourself. Here's a great way to do a quick security check on your online identity. Search for your own name, of course, but also search for various permutations of your address. And try Googling your credit card numbers. If any of these things are popping up in weird places, take action.

Phone Book and Atlas. Enter a first and last name and a city and state to get the address and phone number of anyone listed in the



phone book. You can also enter a phone number to find the related address and generate a map from Yahoo! Maps or MapQuest. Another feature: Enter a street address, city, and state to get a map of the area. Or enter the name of a business and its ZIP code to get its phone number, address, and Web site, as well as a neighborhood map.

Dictionary. Whenever your search includes a word that's listed in a dictionary, Google underlines the word in its results page above the list of links offered. Click on that word and you'll get not only definitions but also spelling corrections as necessary.

Preferences Page. Google: Preferences lets you set languages, the number of results you'd like to see per page, the level of family-friendly filtering you'd like to set, and more. They're great tools for turning Google into Your Personal Google.

Google In Your Browser. Want to make Google searching a regular habit? If you use Internet Explorer 5.0 or later, download the free Google Toolbar to put Google and some of its most important features right on your browser screen at all times. If you search several times a day, it'll save you lots of clicks.

Computer Classes

September is **Internet and Internet Explorer** month.

To register, contact Steve at 847-480-7177. Registration fee for each of these classes is \$30.

In **Northbrook**, *Internet and Internet Explorer* will be held on **September 6** and **18** from 10AM-12PM.

In **Barrington**, *Internet and Internet Explorer* will be held on **September 11** and **27** from 10AM-12PM.

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 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.

HALF-PAGE HARRIS BANK "SURPRISES" AD

September Birthdays

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

September Meetings

(Send meeting updates to martha@nsbar.org)

Commercial/Investment Lunch	Sept 11	11:30 AM - 1 PM	Robert McGuire Education Center
WCR Lunch	Sept 12	11:30 AM - 2:00 PM	The Forge, 634 S Milwaukee, Vernon Hills
NSBAR Board of Directors	Sept 25	12 - 5 PM	Robert McGuire Education Center
Annual Awards Lunch	Sept 26	11AM - 2 PM	Chevy Chase Country Club, Wheeling

Education Update

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

Class	Date	Start/End	Speaker	Location
Jump Start Orientation	Sept 4	8:30AM-4PM	Marti Kuehn	Northbrook Classroom
Internet and Internet Explorer	Sept 6	10AM-12PM	Steve Volkodav	Northbrook Classroom
Broker Training: Finance	Sept 9, 23	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
Internet and Internet Explorer	Sept 11	10AM-12PM	Steve Volkodav	Barrington Office
CE: Ethics--May the Code Be with You	Sept 13	8:30-11:30AM	Martha Williams	Northbrook Classroom
Internet and Internet Explorer	Sept 18	10AM-12PM	Steve Volkodav	Northbrook Classroom
ABR Accredited Buyer Rep Course	Sept 19, 20	8:30AM-5PM	Marcie Roggow	Northbrook Classroom
Annual Awards/Installation Lunch	Sept 26	11AM-2PM		Chevy Chase C.C.
CE: Basic Principles of Appraising	Sept 27	8:30-11:30AM	Carol Lindstrom	Northbrook Classroom
Internet and Internet Explorer	Sept 27	10AM-12PM	Steve Volkodav	Barrington Office
CE: Income Taxation of Real Estate	Sept 27	1-4PM	Michael Blanski	Barrington Area Library
IAR Annual Convention	Oct 2-4		Hyatt Regency O'Hare	Rosemont
CE: Income Taxation of Real Estate	Oct 7	9:30AM-12:30PM	Michael Blanski	Northbrook Classroom
Jump Start Orientation	Oct 9	8:30AM-4PM	Laurie Tierney	Northbrook Classroom
ABR: Representing the e-Buyer	Oct 11	8:30AM-4PM	Bill Schiller	Northbrook Classroom
CE: Elements of a Contract	Oct 14	8:30-11:30AM	Lynn Madison	Northbrook Classroom
CE: Heard It on the Hotline	Oct 14	12:30-3:30PM	Lynn Madison	Northbrook Classroom
CE: Case of Missing Disclosures	Oct 17	8:30AM-3:30PM	Marcie Roggow	Northbrook Classroom
CE: CORE A License Law/Escrow	Oct 18	8:30-11:30AM	Marcie Roggow	Northbrook Classroom
CE: CORE B Agency/Fair Housing	Oct 18	12:30-3:30PM	Marcie Roggow	Northbrook Classroom
Broker Training: Sales & Brokerage	Oct 21, 28	8:30AM-5PM	Marilyn Glazer	Northbrook Classroom
C-CREC: Real Estate Consultant Class	Oct 24, 25	8:30AM-5PM	Julie Garton-Good	Northbrook Classroom
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
NAR Annual Convention	Nov 6 - 11			New Orleans
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	Barrington TBA
CE: CORE B Agency/Fair Housing	Dec 19	1:30-4:30PM	Lynn Madison	Barrington TBA
Jump Start Orientation	Jan 6	8:30AM-4PM		Northbrook Classroom
CE: CORE A	Jan 6	9:30AM-12:30PM	Jean Crosby	Barrington Area Library
CE: CORE B	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 30, 31	8:30AM-5PM	Terry Watson	Northbrook Classroom

Visit the Education page at www.nsbar.org for dates/times of classes through May, 2003, and updates on all classes, including Home Study and On-Line Classes.

September Member Survey

Board staff would love to hear from you on a variety of topics. Each month, we will feature one or more questions to which you can respond. Write your response(s) on this page (or a copy of it), and then fax the page to 847-480-7362. Thank you for your assistance!

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 happy with the products and services currently provided to you by NSBAR? (circle one) Yes No

What additional products or services would you like NSBAR to provide? _____

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

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