

nsbar.org REALTOR® News

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North Shore - Barrington Association of REALTORS®



Permission to Send Faxes Needed!

FCC rules changes that went into effect on August 25 require us to have written permission from anyone to whom we wish to send a fax. A permission request form was faxed to all offices on August 11 and 12. If the Designated REALTOR® did not sign and return the form, we can no longer communicate with that office by fax. If you have a private fax machine in your home office, we can no longer send faxes to you until you sign and return a permission form. A permission form that can be used for either office or individual has been inserted in every copy of this newsletter. You can fax the signed permission form to 847-480-7362. Note: Current FCC rules don't apply to emails, but we also request permission to email you on the same form. Thank you for your cooperation. It is vitally important that we be able to communicate with every member.

Dave Beson at Awards Lunch

Nationally recognized speaker Dave Beson will make the featured presentation at the NSBAR Awards and Installation Lunch on September 24, 1:30 to 4:30 PM at the Chevy Chase Country Club, 1000 N. Milwaukee (about a quarter-mile north of Lake Cook Road) in Wheeling. For reservations, call 847-480-7177. Cost is \$18 per person for members or guests.

Terri Murphy to Keynote Jan 15 Convention, *The Future Is Now!*

National speaker Terri Murphy, GRI, CRS, LTG, will give the keynote presentation at the NSBAR Convention, Jan 15, 2004, at the Renaissance Chicago North Shore Hotel, 933 Skokie Blvd, Northbrook. "The Future Is Now!" will also include workshops with Terri Murphy, Steve Volkodav, Bill Schiller, Tom Byers and others, a legal update by IAR Legal Hotline Attorney Betsy Urbance, and exhibits. Early Bird registration deadline is Nov 15. New members who joined after Jan 1, 2003, pay a reduced price and personal assistants can attend at their employing agent's rate. Details are at nsbar.org. Register early to guarantee your place. Learn more about Terri Murphy and her dynamic presentations at www.terrimurphy.com.

REALTOR® 100 Years Old

Ohio REALTOR® Ann Bolte retired on May 3 at the young age of 100 years. Her advice for maintaining a 67-year career in real estate? "If you want to be a good REALTOR®, attend the meetings and complete the courses."

NSBAR Congratulates . . .

Our newest members of the IAR President's Club are Susan C. McKenna (diamond award) and John H. Chrisopoulos (garnet award). Congratulations to both of you on your sales achievement! Interested in earning an award? The application form is at <http://www.nsbar.org/presclub.pdf>.

It's the Rule

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



E&O Insurance

The Illinois Association of REALTORS® has received several reports from offices and individuals throughout the state concerning errors and omissions insurance. Concerns range from dramatic rate hikes to insurance companies pulling out of the market altogether. If your company finds itself in this position or you wish to obtain a second bid for your errors and omissions insurance, you are urged to consider the IAR-sponsored errors and omissions program, which is available through Capital Professional Insurance Managers, Inc. (CPIM). For over ten years, CPIM has offered a product that is both very competitive and available in a wide variety of deductibles. For info, contact CPIM at 800-438-2746 or iarinfo@cpim.com.

Agency Notice Can Cost You Money

When a transaction does not go quite right and the buyer or seller is looking for a pound of flesh after closing, their attorneys know they can always go after the agent due to lack of agency notice. According to a recent NAR survey of buyers and sellers, agents are doing a very poor job of giving agency notice at first contact. Buyers said: 35% received notice at first contact; 32% received notice at time of contract (a sure-fire way to be sued—and lose); 22% did not recall; and 11% did not know. Could you win a lawsuit based on your handling of agency disclosure?

Consumers Ready for Email Controls

A recent Harris poll indicates that consumers have had it with email spam. Of those polled, 80% say controls are needed, and only 10% oppose controls. Consumers receive more than 40 emails a day, including home, work and other locations, and estimate that 40% are spam. The most annoying messages? Pornography, according to 86%; mortgage and loan offers, 71%; prescription offers for drugs such as Viagra, 60%; and investments, 59%. *About 51% list email from real estate agents as objectionable.*

What Is Wrong with Lake County?

Many of you know I just moved. The move itself was fairly smooth, but dealing with Lake County for the closing on my old home was a nightmare. They had an old loan still on record, despite the fact that I have the original release document from years ago with their stamp and number! I have paid my property taxes and have a receipt, yet the county has no record of payment. Does this happen often in Lake County? Maybe it is time to ask for an investigation.

Perception vs. Reality

According to a survey by NAR, 43% of real estate agents say the most effective tool used to market properties to potential buyers is newspaper advertising, while 21.7% say the Internet. Although we did not pose that question, here are some facts from the survey NSBAR took of home buyers and sellers that might prove agents are going in the wrong direction:

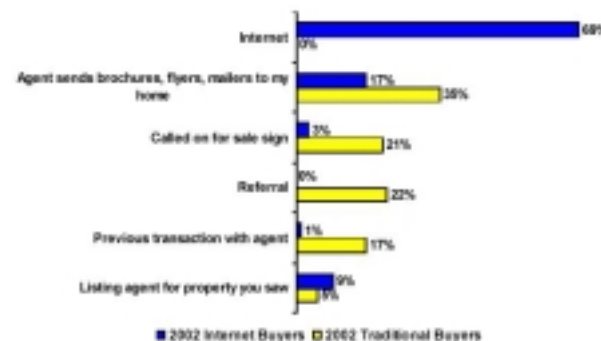
How did you find agent? Buyers Using Internet Non Internet Buyers

How did you find agent?	Buyers Using Internet	Non Internet Buyers
Internet	69%	0%
Agent brochures, etc	17%	35%
Called on FSBO signs	3%	21%
Referral	0%	22%
Previous transaction	1%	17%
Listing agent showed	9%	5%

How did you first see home you purchased? Buyers Using Internet

Agent brochures, etc	64%
Internet	33%
FSBO signs	2%
Open house	2%
Friends/relatives referred	1%
Newspapers	0%

How Did You Find Your Real Estate Agent?



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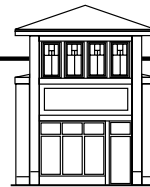
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Education

Education Director Martha R. Williams, e-PRO



C-CREC Course Oct 16 & 17

The Consumer-Certified Real Estate Consultant (C-CREC) class will be held on **Oct 16 and 17, 8:30 AM to 5 PM** each day. Former NAR Educator of the Year Julie Garton-Good, C-CREC, DREI, will once again teach the class, which will help you get your career on track by evaluating each of the services you provide and using that knowledge to create a viable business plan. Tuition is \$299 for the class alone and \$399 for certification as a C-CREC. *This class is sponsored by the Illinois Association of REALTORS® and offers three elective hours of continuing education credit, but is neither sponsored nor endorsed by the National Association of REALTORS®.* Register online or by calling 847-480-7177.

Seniors Specialist Course Oct 23 & 24

Terry Watson returns to the Robert McGuire Education Center in Northbrook for the Seniors Real Estate Specialist (SRES) course on **Oct 23 and 24, 8:30 AM to 4 PM** each day. This course provides an overview of the issues affecting seniors, as well as those who hope to be seniors some day! On the afternoon of the second day, attorney Maureen Cain explains the basic principles and tax ramifications of estate planning. The course also covers the marketing approaches that best appeal to this growing market segment. Course tuition includes membership in the Seniors Advantage Real Estate Council (SAREC). Find more info at www.seniorsrealestate.com. *The course is sponsored by the Illinois Association of REALTORS® and offers six elective hours of continuing education credit but is neither sponsored nor endorsed by the National Association of REALTORS®.* Tuition is \$399. Note: Registrations for this class are being taken by SAREC. Call 800-500-4564 to register.

Ethics Video Class Dates

The Ethics video class will be offered in Northbrook from **9AM-12PM** on Friday, **Sept 5**, and from **1-4PM** on Monday, **Sept 15**. This class does not offer C.E. credit, but does fulfill the NAR Ethics requirement.

August 4 Star Track

Forty new members attended the **August 4 Star Track Orientation**. They were welcomed to the Board by Education Director Martha Williams, who conducted the introduction to the Code of Ethics. "Meet the Pro" speaker was Marti Kuehn, Koenig & Strey GMAC, Wilmette, and lunch sponsor was Michael Schier of Washington Mutual. Information Systems Director Steve Volkodav conducted the MLS training.

Seven new members are in the 20-30 age bracket, ten are 31-40, 12 are 41-50, six are 51-60, three are 61-70, one is over 70 and one declined to answer. Countries of birth include Canada, Italy, Poland, Philippines, Russia, South Korea, Ukraine and the U.S.. The new members include a J.D. (a former entertainment lawyer) and several MBAs.

Their previous work experience is varied, including work as a registered nurse, engineer, loan officer, travel consultant, horse trainer, Broadway actress, nutritionist, teacher, vice president of human resources, and in software sales, public relations and marketing. They will be volunteering their assistance to community associations, schools, charitable organizations, Rotary Club, Harper House homeless services, hospice, churches, synagogues, senior centers, tennis club, golf league, local cable access TV programs, park district, chamber of commerce, book club, Deerfield Township Food Depository and Women's Community Bible Study in Lake Forest. One plans to help establish a safe house for women and children who are victims of abuse.

Why did they choose a career in real estate? Flexible schedule, opportunity to use their sales skills and, as one new member summed it up, "I love people and real estate." Welcome to the North Shore - Barrington Association of REALTORS®!

ABR Class Update

Bill Schiller will teach the one-day ABR elective, **Representing the eBuyer**, on **November 14**. Cost of the class, which offers three elective hours of C.E. credit, is \$135 by November 7; \$150 after that.

The next two-day **ABR** class, offering three elective and three CORE B hours of C.E. credit, will be taught by Marcie Roggow on **October 9 and 10**. Registration fee for that class, which will be held from **8:30 AM to 5 PM**, is \$250 by September 26, and \$275 after that. The **ABR-M** class for managers will be taught on Saturday, **October 11**, from 8:30AM to 5PM. For more information or to register for any class, go to www.nsbar.org or call the Education Department at 847-480-7177.

REALTOR® News

Do-Not-Call Update

The new Federal Do-Not-Call Registry becomes effective on October 1.

On Tuesday, July 22, 2003, NAR staff met with FCC officials to discuss their recent amendments to their Telemarketing Rules. Of specific concern to NAR are: (1) the decision by the FCC to extend compliance obligations for the National Do-Not-Call Registry to intrastate as well as interstate activity; and (2) the FCC's reversal of its longstanding interpretation of the prohibition on unsolicited facsimiles. While maintaining they have the authority to preempt state law and that their new interpretation of the unsolicited fax issue was more closely aligned with Congressional intent, the FCC encouraged NAR to seek clarification or reconsideration on any of the provisions on which we believe the FCC overstepped their authority or require additional clarification. The approach for seeking reconsideration or clarification is through a Petition process.

New Email Rule in Illinois

On July 14, Governor Blagojevich signed Public Act 93-0199 into law. The Act, which takes effect on January 1, 2004, requires that "ADV" be placed in the subject line of any unsolicited electronic mail regarding the "lease, sale rental, gift offer or other disposition of any realty, goods, services . . ." Read the full text of the law at <http://www.legis.state.il.us/legislation/publicacts/fulltext.asp?name=093-0199>.

Realtor® Safety Week

The first-ever REALTOR® Safety Week is Sept 14 - 20. A sample safety presentation and handouts, a safety video, CD-ROM, tip sheets, and more to help raise awareness in your office of the potential dangers you may face while on the job are posted online at www.realtor.org/Safety. For more info, contact Kim DiGangi, kdigangi@realtors.org.

Volkodav at WCR Lunch

Lunch Meeting. The Women's Council of REALTORS® will meet **September 11** at The Glen Club, 2901 West Lake Ave, Glenview. Networking starts at 11:30 AM and lunch will be served at noon. Following lunch, NSBAR Director of Information Systems Steve Volkodav will provide a technology update that will focus on the SUPRA conversion. The program will conclude by 2 PM.

All members are invited to this informative session. For lunch reservations at \$25 for WCR members and \$30 for all others, please contact Pat Ortseifen, patricia@ortseifen.com or 847-940-2753, no later than **September 4**.

Realty Web Traffic Up

ComScore Media Metrix reports that more than 29 million Internet users visited realty Web sites in May, 2003, a 10% jump in traffic over April. More than 145 million Internet users logged onto the Web in May, according to the group.

Highest increase for realty sites in May was seen by Agent Connect, which logged a 93% Web traffic gain to more than two million visitors in May. HomeGain traffic increased 24% to nearly two million visitors. Apartments.com's traffic increased 20% to more than one million visitors. MSN House and Home traffic increased 14% to more than six million visitors and Homestore.com's traffic was up 13% to more than 10 million visitors. Rent.com visitors increased by 11% to more than one million visitors and Yahoo! Real Estate traffic was up 10% to almost two million visitors.

Losers for the reporting period were Foreclosureworld.net (down 25% to one million visitors) and AOL Proprietary House and Home, which dropped 7% to five million visitors. *Source: Inman New Features, Copyright 2003*

REALTOR® Member Benefits

The REALTOR® VIP Alliance program includes **Covad Communications**, a leading national provider of high-speed, broadband Internet access to small and medium businesses. REALTORS® receive discounts off monthly home-office service rates or a special \$50 rebate on Covad TeleSurfer PLUS residential service. Broadband allows you to receive property photographs, brochures, and contracts at up to 50 times faster than dial-up speeds. For more info or to sign up, call 800-555-0439 and mention your NAR membership, or visit <http://www.getCovad.com/NAR>.

Mobile Callback is a new REALTOR VIP® Alliance program partner, the first safety product to be selected. Mobile Callback allows REALTORS® to receive pre-arranged calls on their mobile phones to monitor their location and well-being. Mobile Callback is available to NAR members and National, State and Local Association staff and their immediate families at a 10% discount off activation and monthly fees. The service is available 24/7 and there is no long-term contract. For more information or to order, call 877-353-6980 and mention your NAR membership or visit <http://mobilecallback.com>.

Sept 15 and 22
8:30 AM - 5 PM

Real Estate Finance Broker Training Class

3 Hours Elective C.E. Credit

Instructor:
Marilyn Glazer, GRI, CRS, CRB

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Prefer home study? For course/order info go to www.illinoisrealtor.org

Guest Column

The Honorable Jan Schakowsky

Following are comments made by Congresswoman Jan Schakowsky at NSBARA on June 16. Congresswoman Schakowsky was awarded the NSBAR Humanitarian Award for 2003.

NSBAR Humanitarian Award

I am honored to receive the North Shore - Barrington Association of REALTORS® Humanitarian Award. I am humbled to receive this award. I strongly believe that every American should have access to safe, affordable housing. The federal government needs to do its share to make this a reality. I would like to make a few, brief remarks about some of the critical housing issues that are currently being debated in Washington . . .

Banking/Real Estate

For the past several years, large banks and financial institutions have aggressively lobbied Congress and the Administration to eliminate consumer protections that bar banks from entering the real estate market.

I am an original co-sponsor of HR 111, the Community Choice in Real Estate Act. The bill prevents the Federal Reserve and Treasury from issuing regulations that allow banks to enter the real estate business. I have been working with my colleagues to increase support for HR 111. It enjoys wide bipartisan support; 230 members have co-sponsored the legislation. The House Republican leadership needs to allow a vote on the bill on the House floor and this critical bill must become law.

We agree that banks should not own commercial firms for several reasons. First, it is bad public policy. Banks are supposed to make loans based on the merits of the application so that depositors' money is protected from bad investments. If banks own commercial firms, like real estate brokerage firms, they will make loan decisions based on whether they or a competitor [are related to] the loan applicant. This could lead to bad loans, failed banks and a massive taxpayer bailout along the magnitude of the S&L crisis of the 1980s.

Second, it is bad for consumers. If banks are allowed in the real estate market, a few large conglomerate banks will soon dominate the mortgage industry. The result will be less choice for customers, higher fees and fewer competitive rates. Banks and financial holding companies primarily want to enter the real estate business to cross-sell mortgages and other financial services to upper-income consumers. Lower-income consumers and first-time homebuyers would find it harder to find real estate services with the competitive market disappearing.

It is long past the time that we pass legislation that will finally put this issue to rest. . . .

Predatory Lending

Ensuring that people can buy a home is not enough. We need to make sure people are able to keep their homes. While the vast majority of lenders and brokers treat their customers fairly, unfortunately, many people who turn to the subprime market often encounter predatory lenders. Predatory lenders steal equity from our community and they destroy local investment in our real estate market. According to the National Training and Information center, there were 3,878 foreclosures in 2001 in Chicago—five times more than in 1993. All of these foreclosures occurred on loans made by subprime lenders and the Coalition for Responsible Lending estimates that homeowners lose \$9.1 billion annually due to predatory loans.

Part of the problem is that there is still discrimination in our housing market. In 2000, HUD completed a comprehensive study that found that borrowers in upper-income African American neighborhoods, who would easily qualify for conventional, low rate loans, were twice as likely as homeowners in low-income white neighborhoods to receive subprime refinance loans. . . .

Predatory lenders are thieves, preying on consumers who are house rich but cash poor. They don't wear ski masks or hold a gun to your head. They come knocking on your door with neckties and loan papers, charge you credit-card high-interest rates, and steal the equity that you've built up in your house.

We need to pass strong federal laws against predatory lenders so that bad actors will not be able to use loopholes to avoid local and state laws. That is why, since coming to Congress, I have worked to combat this problem at the national level. I will soon reintroduce my bill, the Save Our Homes Act. This legislation would attack predatory practices in the mortgage industry, such as high interest rates, single-premium insurance products, loan flipping and churning, unilateral call provisions, and loans made without regard to the borrower's ability to pay. . . .

In conclusion, I am working to change our priorities in Washington. We need to start investing in our communities and address urgent local needs. Thank you for inviting me here today. I look forward to continuing our work together to increase diversity and opportunity in our community. Thank you.



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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.

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Welcome New Members

New Members

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Theresa Adams, Koenig & Strey Inc,
1009 Waukegan Rd, Glenview

Olga Adanina, MarketMax Realty Inc,
1255 W Dundee Rd, Buffalo Grove

Jill Alali, Coldwell Banker,
1508 Sherman Ave, Evanston

Mary Anstedt, Starck & Company,
REALTORS®, 222 E Main St, Barrington

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Barrington

Marcia Dwyer, Coldwell Banker,
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Greg Esterman, HomePage Realty,
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Grove

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Laurie Jenner, Keller Williams Success
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Elena Khmelevskaya, Prime Realty
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Shin Lee, Best Choice Real Estate Inc,
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Zurich

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Stacey Marquis, Coldwell Banker,
280 Deerpath, Lake Forest

Radoslaw Marzol, Veracity Realty,
8707 Skokie Blvd #304, Skokie

Michael McCory, ERA Doetsch Realty,
910 Greenwood Rd Ste C, Glenview

Mary McGrath, Starck & Company,
REALTORS, 222 E Main St, Barrington

Charles Melidosian, Baird & Warner,
120 S LaSalle St #2000, Chicago

Maureen E. Mullig, Village Green
Realty, 560 Green Bay Rd Ste 202,
Winnetka

Melanie Jane V. Nicolas (Javier),
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Cicero Ave, Lincolnwood

Dmitry Raguimov, Prime Realty Group
Inc, 9351 Milwaukee Ave, Niles

Laura A. Rodriguez, RE/MAX
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More Member News

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Michael Schuch, Keller Williams Success Realty, 301 W Main, Barrington

Svetlana Shafir, Coldwell Banker, 1420 Waukegan Rd, Glenview

Kenneth L. Shields, Prudential Preferred Property, 3115 Dundee Rd, Northbrook

Sandra L. Starnes, Barrington Realty Co, 145 W Main St, Barrington

Dan Streiff, Koenig & Strey Inc, 538 Chestnut St, Winnetka

Elyse Sweeney, Koenig & Strey Inc, 819 Waukegan Rd, Northbrook

Ursula S. Tkacz, Keller Williams Success Realty, 301 W Main, Barrington

Julie Tolmatsky, Coldwell Banker, 1330 Shermer Rd, Northbrook

Tessy V. Vallikalam, Century 21 Marino Inc, 5800 Dempster St, Morton Grove

Joanne M. VonSeth, VonSeth Appraisal Service, W1692 Lake Geneva Hwy, Lake Geneva, WI

Debra S. Walowitz, Coldwell Banker, 640 Vernon Ave, Glencoe

Tim Wang, RE/MAX Villager, 1245 Waukegan Rd, Glenview

Kenneth Ware Jr, Dome Realty, Inc, 6015 Dempster St, Morton Grove

Brian Waterkotte, Koenig & Strey Inc., 2528 Green Bay Rd, Evanston

Paul Williams, Neptune Realty, Inc., 2325 Kensington Avenue, Westchester

Leonard Zaslavsky, Visionary Real Estate Inc, 7344 N Lawndale, Skokie

New Offices

Neptune Realty Inc, 2325 Kensington Ave, Westchester

Schaffer Realty, Dorothy A. Schaffer, 532 W BridgeView, Palatine

Pavel Grigoryev, Paul Grigoryev, 6110 N Mozart Ave, Chicago

VonSeth Appraisal Service, W1692 Lake Geneva Hwy, Lake Geneva, WI

New Affiliate

Dick Danstrom, The HomeTeam, PO Box 54, Winnetka

Transfers

Patricia R. Castle, from Leslie Stein, Coldwell Banker, 1330 Shermer Rd, Northbrook to Coldwell Banker, 1508 Sherman Ave, Evanston

Metin Durmus, from G & A Realty Inc, 2847 Pfingsten, Glenview to Prudential Preferred Property, 3115 Dundee Rd, Northbrook

Janis Edelman, from Coldwell Banker, 640 Vernon Ave, Glencoe to Prudential Preferred Property, 1890 First St, Highland Park

Stuart Edelman, from Coldwell Banker, 640 Vernon Ave, Glencoe to Prudential Preferred Property, 1890 First St, Highland Park

Natvar Goyal, from RE/MAX Alliance, 3321 Dempster, Skokie to Jay C Realty Inc, 4652 Oakton, Skokie

Katie M. Jones, from Coldwell Banker, 1508 Sherman Ave, Evanston to Baird & Warner, 2926 Central St, Evanston

Terri S. Merar, from Merar Realty Company, 17 Larkdale East Rd, Deerfield to Coldwell Banker, 740 Waukegan, Deerfield

Janice Post, from Koenig & Strey GMAC, 800 Waukegan Rd, Deerfield to Baird & Warner, 207 E Westminster Rd, Lake Forest

Janice Rizzo, from Prudential Preferred Property, 3115 Dundee Rd, Northbrook to Koenig & Strey Inc, 1009 Waukegan Rd, Glenview

Kristen Rowe, from Coldwell Banker, 1508 Sherman Ave, Evanston to Baird & Warner, 2926 Central St, Evanston

Marge Steineke, from Baird & Warner, 714 Elm St, Winnetka to Baird & Warner, 207 E Westminster Rd, Lake Forest

Reinstatement

Jason Hartong, Third Meridian Realty LLC, 345 Sherman Ave, Evanston

Julie Ann Hernandez, Prudential Preferred Property, 3115 Dundee Rd, Northbrook

Barbara A. Huvad, Starck & Company, Realtors®, 222 E Main St, Barrington

Irine Klintsowa, New Century Realty Inc, 1921 Lake Ave Ste D, Wilmette

Debra L. Powless, Prudential Preferred Property, 1890 First St, Highland Park

William Pullinsi, Coldwell Banker, 1508 Sherman Ave, Evanston

Youngsook Shin, Stone Realty Inc., 9216 Waukegan Road, Morton Grove

Marina Sigalos, Wesley Realty Group, 1571 Sherman Ave Annex, Evanston

Robert Wingader, Baird & Warner, 2926 Central St, Evanston

In Memoriam
Carmen Burgess Olson
Koenig & Strey GMAC
600 N Western Ave
Lake Forest

MEMBER BENEFIT REFERENCE INDEX

Health Insurance

National Association of Self-Empl.
Ron Shapero 312-337-7133
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

Client Closing Gifts

Chicago Botanic Garden Membership
Nancy Koberstein
847-835-8215; 847-835-8923 fax

Courier Service

Timely Courier
Michele DiMaio/Fred Cisarik
847-434-1090

Cellular Service & Smart Number

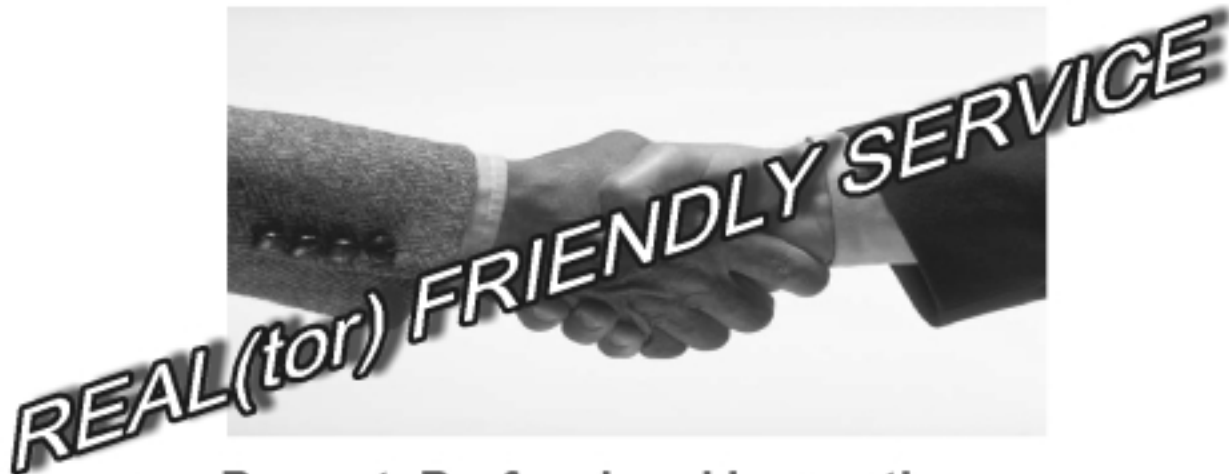
Autosonics
Michael Malenfant
or Corky Peterson
847-831-4000 312-831-4400

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Barrington at 847-381-7827
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More REALTOR® News

Remodeling Expense

Remodeling magazine relied on input from real estate agents and appraisers for its annual “Cost vs. Value” report, which estimates how much owners would get back if they sold the home within 12 months. Eight IAR-member REALTORS® from the Chicago area were among more than 200 agents and appraisers queried in 35 metropolitan markets for the 2002 report, which breaks down estimates for upscale and mid-range markets for five core remodeling projects: kitchen, bath remodel, bath addition, master suite and window replacement. Among the findings, a mid-range bathroom addition (priced at \$9,720 as a national average) would recoup 94% of its cost; an upscale bathroom addition (\$22,639) would recoup 81%. Go to *Remodeling Online* for the full report. *Source: Remodeling Online, 2002; Scripps Howard News Service, 7/20/03, from IAR Weekly Connection*

NAR in San Francisco

A record turnout is expected at the 2003 REALTORS® Conference & Expo in San Francisco, Nov 7-10. Features of this year's conference:

- 200 programs on trends, issues and opportunities;
- Thousands of products and services to save time and increase your productivity;
- World's newest real estate technologies in the Expo;
- Thought-provoking perspectives from Steve & Cokie Roberts at the General Session;
- Smokey Robinson at the REALTORS® Celebrity Concert;
- Receptions and unlimited networking opportunities to build your referral base,

Register at www.realtor.org/Conference.

REALTOR® Honored

The annual Book and Author Luncheon held each fall to benefit the United States Holocaust Memorial Museum in Washington, D.C., has been named the Rissa K. Lambert Book & Author Event. The luncheon honors the memory of Rissa Lambert, former NSBAR member and a highly regarded agent who worked at Coldwell Banker (Kahn Realty), Glencoe. Her death, following a brief illness in January 2002, saddened all who worked with her.

This year's Rissa K. Lambert book & Author Event will be held on Monday, **Sept 29**, at 11:30 AM at the Sheraton Hotel and Towers, Chicago. Guest author and speaker is Andrew Grove, founder and chairman of Intel.

Ticket purchases of \$75 or donations to the Rissa K. Lambert Fund may be made by contacting Peggy Budwig, Prudential Preferred Properties, 847-881-8025, or by calling the Museum office at 847-433-8099.

Wall Street Journal Free on Realtor.org

The Wall Street Journal is one of more than 1,200 business publications available free to NAR members in the virtual library of Realtor.org. To access, go to www.realtor.org/vlibrary.nsf/pages/Browse1.

New NAR Headquarters

The new NAR headquarters building under construction in Washington, D.C., will be the first “green” building in the city. This is expected to give NAR credibility when taking positions on environmental issues. Read more at www.realtor.org. *Source: Commercial INS Newsletter*

Broker Pre-License 2003/2004

Sales agents: NSBAR offers the classes you need, to qualify for the Illinois Broker Licensing Examination!

All five classes must be taken, in any order. Instructor for all classes is Marilyn Glazer, GRI, CRS, CRB. Tuition for each two-day class is \$165. *Bonus: Each class offers three hours of continuing education credit.* Register online at www.nsbar.org, or call 847-480-7177.

2003

Monday, Aug 11 & 25

Advanced Real Estate Principles

Monday, Sept 15 & 22

Finance

Monday, Oct 13 & 20

Sales and Brokerage

Monday, Nov 17 & 24

Brokerage Administration

Monday, Dec 8 & 15

Contracts and Conveyances

2004

Monday, Jan 12 & 19

Advanced Real Estate Principles

Monday, Feb 16 & 23

Finance

Monday, March 15 & 29

Sales and Brokerage

Monday, April 19 & 26

Brokerage Administration

Monday, May 17 & 24

Contracts and Conveyances

Monday, Aug 16 & 23

Advanced Real Estate Principles

Monday, Sept 20 & 27

Finance

Monday, Oct 11 & 18

Sales and Brokerage

Monday, Nov 8 & 15

Brokerage Administration

Monday, Dec 13 & 20

Contracts and Conveyances



Computer Care in Warm Weather

It's September, but it's still hot. Computers like heat even less than you do and can develop problems when there's too much of it. That's why the little fan in your computer hums away constantly. But if the air the computer is drawing in is too hot, you may have problems. A common mistake occurs when the computer is in an upstairs bedroom and the owner leaves for work, leaving the computer on, the windows closed, but turning the air conditioner off. You wouldn't leave your pet in these hot conditions, so try not to leave your computer running in these adverse conditions, either. Other warm-weather computer tips:

- If you leave your computer on constantly, reboot it at least once a week and leave it off for a few minutes before restarting.
- Keep cool drinks away from your computer equipment as condensation can drip into any of the hardware and cause problems.
- With most people cranking their AC more than usual, blackouts happen more frequently, so be sure to save your work often to avoid losing any potential work.

Most Interesting New or Improved Features of Office XP

Task Panes. This is probably the first difference you will notice when switching to Office XP. Now, when doing some functions such as File/New, instead of getting a pop up window, there will be a pane with various options to the right of the screen with the options. Many features in XP now use the Task Panes feature. Note: Some people feel these should be called Task Pains, as they don't like the initial startup view. You can disable this feature by going to the Tools/Options/General tab and un-selecting the "Startup Task Pane" option.

Improved Autocorrect. The Autocorrect features have been improved significantly, and you have more control over what Autocorrect will change and how. You can see these options in Tools/Autocorrect Options.

Expanded Copy/Paste Capabilities. For those of us who like the Clipboard in Windows (Cut, Copy and Paste) you may find the ability to work with multiple items useful. The standard clipboard only keeps the most recent item placed in the clipboard (via Copy or Cut). This feature lets you see what items or text are in up to 24 slots, and paste those as well.

Smart Tags. Context-sensitive help options appear in your documents based on the content type that has been entered or pasted. For example, names or e-mail addresses will be underlined in purple, with an option to have these added to your contact list. Many people find this an annoying feature at first - it can be disabled or the options changed via Tools/Autocorrect Options/Smart Tags tab.

Web Linking. This is a really great feature. You can paste information into a spreadsheet or document from a Web site and have that document automatically update based on the content of the Web site. For example, if you had a reference web site that displayed a mortgage rate that was updated periodically, you could link to that page, and have a spreadsheet automatically adjust its formulas based on the changes displayed on the site.

Improved Formula Help for Excel. Excel's formula building dialogues have been significantly improved. There are descriptions for each of the fields that are entered into an equation, and the screen will show you the value that would be derived based on the values you are entering into the formula builder.

"Send for Review" Feature Greatly Improved. The Office applications have a really nice feature called Send for Review. This feature allows you to take a document and route it via e-mail to a series of other recipients either all at once, or in series. It will also track and report back on the status of the routed document. For example, who "has" the document now (and potentially is holding up the review process). When the document completes the circuit, the author can then easily review the individual comments and integrate them into the updated document selectively.

Word Count Toolbar. There is a new toolbar in Word that provides a quick way to determine the number of words in your document—a handy feature for people writing articles with a size limit.

Improved Document Recovery. There is a new document recovery feature in Word that provides a more user-friendly recovery process. You can choose to retain or discard any documents that Word recovers after a system crash, power failure or other uncontrolled close of the application.

More REALTOR® News

NAR Economist Predicts Record Sales Year

According to NAR Chief Economist David Lereah, "Home sales in the second half of the year won't be as robust [as they were in the first half of the year], but we'll still see an annual record." Lereah projects a record 5.65 million existing-home sales in 2003, up 1.5% from 5.57 million sales last year. New-home sales should rise 1.9% to 992,000 units, also a record. Housing starts are forecast to rise 0.4% to a total of 1.71 million units.

The national median existing-home price should continue to rise above historic norms, increasing 5.9% in 2003 to \$167,600, while the median new-home price should rise 3.2% to \$193,600. *Source: REALTOR® Magazine Online*

Illinois Home Sales

Median cost of an existing single family Illinois home in June reached \$183,270, up 7.3% from one year ago; it was \$170,800 in June 2002. The median is a typical market price where half the homes sold for more, half sold for less. June existing-home sales totaled 12,601, up 7.2% from one year ago. Year-to-date sales (January - June) showed an increase of 2.9% to 55,599, compared to 53,999 homes sold in the first six months of last year.

There were a total of 4,723 condominium sales in June, up 9.2% from 4,326 sales in the same month last year. The statewide condominium median price for June was \$178,500, up 8.2% from one year ago.

Median time on market in Illinois edged up from 28 days in June 2002 to 31 days in June 2003. The statewide average home price rose 5.1% to \$210,830 compared to \$200,600 during the same period last year. *Source: Illinois REALTOR® Online*

Indiana Licenses Home Inspectors

As of July 1, 2005, home inspectors in Indiana must be licensed by the state. The new law requires home inspectors in Indiana to complete a licensing course, pass a test and take continuing education classes.

Youths Online Longer

A recent marketing study by Harris Interactive and Teen Research Unlimited shows that 13- to 24-year olds now spend more time online than they do watching television. Results of the study indicate that this group spends an average of 16.7 hours per week online (and this figure excludes time spent reading and writing email), 13.6 hours watching TV, 12 hours listening to the radio, 7.7 hours talking on the phone, and six hours reading books and magazines. That's a busy schedule, to be sure, but the trend is toward more Internet usage.

Single Women Use Internet in Home-Buying Process

Single females comprise 15% of all home buyers. NAR statistics indicate that twice as many single women as single men bought homes in recent years. According to Fannie Mae, female-owned households are projected to increase to almost 31 million by 2010, to nearly 28% of all households in the country.

A survey by Harris Interactive indicates that the online features most desired by single women are online mortgage payment calculators (62% of single women, as opposed to 54% of single men) and "how-to" articles about choosing lenders and moving checklists (68%, as opposed to 53% of single men). *Source: Inman News, as referenced in LAR Weekly Connection*

MLS Reminder

Section 1.4: Co-Listings/Courtesy

Listings: Properties co-listed with other Subscribers of the Service shall be appropriately identified on the system. Co-listings with Non-Subscribers or licensees affiliates with Non-Subscribers are not allowed in the Service. Courtesy listings are not allowed in the Service.

OBRE Disciplinary Actions

Warren E. Wengstrom, Coal City, June 18. The Petition for Restoration of real estate broker license was denied. However, OBRE allowed Mr. Wengstrom to be eligible for the issuance of a salesperson license subject to evidence of completion of all required pre-license education . . . The licensee will be prohibited from being involved in any of the escrow activities of his sponsoring broker while salesperson, and shall not be eligible to file an application for a broker license for a minimum period of five years. The underlying misconduct consisted of two incidents in which licensee failed to make proper disclosures and failed to timely account for earnest money in transactions in which he was the seller.

Donald H. Frese, Quincy, June 18.

The real estate broker was reprimanded and assessed \$250 fine for extending exclusive right to sell listing agreement without written authorization of seller and being party to placement of unauthorized signature on Withdrawal from Listing Form and its ultimate submission to local MLS Association.

Khurshaid Husain, Chicago, June 13.

Respondent appraisal licensee was reprimanded and assessed a \$1,500 fine for preparing appraisals in a careless and negligent manner. He misstated the condition of subject property (USPAP SR 1-1, 2-1), failed to state that there was a commercial unit attached to the subject property, used inappropriate Comps (USPAP SR 1-4), and misstated the zoning thereby creating a misleading report.

September Birthdays

1 Cynthia Maloney Yefim Dain Judith Demetriou Marguerite A. Grant-Abbott Mila Friedman Patricia K Furman Scott Gill Brianna Grunwald Semi Kim Sharon Kolber Anastasia Koumbis Svetlana Lukashevsky Todd A Stern	7 Bud Hilfer Knut Axelson Michael Chaires Kristin Esplin David J O'Malley Dean L Kondelis Greg Glassman Kenneth J Hagaman Rohi Moradi	13 Bronya Tsekhanovsky Sharon Kashkouli Cheryl Kern Shauna Park Craig B Weil David R Edwards Jr Maryann Kohl Richard Lowry Garza ronna A Powers Suzanne N Chesler	Alfred Lazar Ilene S Schwab Marilyn Nudelman Mary L Acri Michael Stern Patricia E Skirving Stephen Kardel 20 Alma Balier Colleen Liebman Dow S Molsbee Sofiya Stepankovskiy Min S Choi Barry R Ladehoff Fran Rosen Susan Richardson	Nooshin Saharkhiz Norma Witherbee Roger H Evans 25 Frank McCabe June Pearlman Mariana Myaskovskaya Michael A Goldhirsh Michael Fudali Elyse Sweeney Peggy Cahill
2 Gary B Kromelow Heidi Kronenberg Gigi Kushla Irena Golbin Irene Ishoo Jim Hoel Yang S Hsu	8 Ann George David McCoy Tina Marie Campbell Joanne Zolomij Curtis Cotton II Karen Mabie Wampler Richard J Goodman Raymond Anderson	14 Alan Rogers Allyson Hoffman Carl Lavespa Chong Kap Kim Donald Schollenberger John W Morrison Gertraud Wolters Judy Chatterton Jia Li Marivic Reyes Leslie Gleason Mary Lorraine McDaniel R Bruce Bretland Yolanda Seymens	Susan Richardson 21 Charles W Bagg Jeanette Petrie Cathleen Casia Catherine Ito Joann Degnan Kay Stelzer Sheryl L Rue Liliana Srdjevic Linda L Collier Peter Glover Lori Wagenknecht Shari K Weil	26 Candace Kissner Mark Munro Richard W Willis Shannon Morton
3 Nancy Bruner Candy Pyle Darwin Ellis Diane Axton Helt Jill Davidson Leigh Gignilliat Leslie Goodman Sung Hyun Shafi Ahmed Susan Cenar Jack Mikolay Yana Orlova Sandra Starnes	9 Donald Zimmerman John Schaller Margot M Matot Frank Yongbae Lee Kay Haghighi Lawrence Nesis Linda Lipman Philip J Stelnicki Yon Sook Choi	15 Alexandre Lavrentiev Bonnie Agnew R Ann Jones Cindy Rubin Elizabeth Jenkins Debra Dietrich Ellen Atlas Justin Barnett Mary Bradbury Pamela Thonander Thuy T Nguyen Troy A Thiel	Kay Stelzer Sheryl L Rue Liliana Srdjevic Linda L Collier Peter Glover Lori Wagenknecht Shari K Weil 22 Jennifer Walsh Jerry Doetsch Mildred Abonce Juan M Jansen Van Vuren Jonathan M Andes Scott Stavish Mary McGrath Sandy Herman Cuba Womack Margaret Jacoby Sandra Ross	27 Kathleen Almond Lois Perrye Marina Kolobayeva Martha Shuford Renee F Vansice Naum Yankelevskiy Oleg Moldavskiy Laura Prokofieva Susan T Eaton Tom Glusic
4 Lee Marshall Linda Koehler Nancy Smith Ursula Tkacz Svetlana Bakun	10 Edward J Skarda Brian Hickey Winfield Cohen Inna Ortenberg Kathleen M Johnson James A Healy Peggy Dean Shawn E. Daly	16 Carol Strauss Baojun Liu Gregory Feldman Pat Murphy	Shari K Weil 22 Jennifer Walsh Jerry Doetsch Mildred Abonce Juan M Jansen Van Vuren Jonathan M Andes Scott Stavish Mary McGrath Sandy Herman Cuba Womack Margaret Jacoby Sandra Ross 23 Adrienne Kriezelman Aphrodite Soussa Betty Ann Post Kristine Westbury Blanche Romey Cynthia C Guditis Jennifer Servi Kirby Kaden Joann King Neil J King Wilbur G Luther Jr	28 Andy Salamon Andy Chung Ann O'Hara Shane Lapp Charlotte May Christopher Rea Dorothy Scherschel Janet L Borden Justine G Kahn Lauren Marks Michael A Nash Robin Depeder Trish Pollak
5 Albert Ivar Goodman Bronislav Bashkin Helen Mantice Ann Sergesketter Honey Sheridan Jerrold Brim Ken Kurowski Renee O'Neill Roxane Malo	11 Janice Castillo Klara Perepelitsky Laurie Palinsky Dany Richter Peter R Zieba Emmanuela Tise Deborah Richwine Genrikh Gandelsman Laurie Tierney Ophelia Dass Sheila Brooks	17 Bernard Rothblatt Ira M Rumick Benjamin Salzberg Kathleen K Sullivan Paul Leyderman Linda Dowd Melissa Morreale Michael A Durlacher Richard W Rieger Thomas Rebarchak, Jr	Wilbur G Luther Jr 24 Carol P Gillig Ellen Collar Jan Morgan Wulf Janet Black Dennis H Lee Jay J Kim Julie Goncoe William Pullinsi	29 Brian Perry Bruce, Sr. Diana Berman Mary Nahhas Marietta Dembski Fran Spitz Coulter Francie Pinkwater Jennifer Muskat Jeremy B Kudan Cathy Maude Didier P Lepauw Kim Hamilton Louise McCray Maureen Mohling Patricia A Nelson Scott Cooper Stephanie Quinn
6 Aram Bayzaee Cher Phillips Dean Tubekis Garry K Illig Gennadiy Kolesnikov Malvina Roytman Natalya Khasina	12 William Budinski Arkady Goltsfarb Burton Sachs Connie Kemper John Stevenson Lawrence P Crum Diana Yu Livia Basaraba Marilynn Grais Thomas Garr	18 Debra High-Altschul Elaine Bykerk John J Nash Patricia D Van Deventer Seta Ajram Patricia Carlson Charles Corder Steven Grais Suzanne Han	William Pullinsi	30 David M. Lee David S Fullerton Jane Fitzgerald Lynn T Barras Marie N Charroud Sandra B Mallman

Education/Event Update

Class	Date	Start/End	Speaker	Location
Ethics Video Program	Sept 5	9AM-12PM	Oliver Frasca	Northbrook Board Rm
Star Track New Member Orientation	Sept 8	8:30AM-4PM		Northbrook Classrm
Broker Training: Finance	Sept 15, 22	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Ethics Video Program	Sept 15	1-4PM	Oliver Frasca	Northbrook Board Rm
CRS 202: Effective Buyer Sales Strategies	Sept 18, 19	8:30AM-5PM	Gee Dunsten	Northbrook Classrm
Annual Installation/Awards Lunch	Sept 24	1:30-4PM		Chevy Chase C.C.
IAR Annual Meeting	Oct 1-3		Hyatt Regency O'Hare, Rosemont, IL	
Star Track New Member Orientation	Oct 6	8:30AM-4PM		Northbrook Classrm
ABR Accredited Buyer Representative	Oct 9, 10	8:30AM-5PM	Marcie Roggow	Northbrook Classrm
ABR-M ABR Manager's Course	Oct 11	8:30AM-5PM	Marcie Roggow	Northbrook Classrm
Broker Training: Sales & Brokerage	Oct 13, 20	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
C-CREC: Consumer-Certified Real Estate Consultant	Oct 16, 17	8:30AM-5PM	Julie Garton-Good	Northbrook Classrm
Seniors Real Estate Specialist	Oct 23, 24	8:30AM-5PM	Terry Watson	Northbrook Classrm
Ethics Video Program	Oct 27	1-4PM	Oliver Frasca	Northbrook Board Rm
Ethics Video Program	Oct 31	9AM-12PM	Oliver Frasca	Northbrook Board Rm
Star Track New Member Orientation	Nov 3	8:30AM-4PM		Northbrook Classrm
NAR Annual Conference	Nov 5-11			San Francisco, CA
Wonderful Wisconsin Weekend	Nov 7, 10	8:30 AM-5PM	WRA Video Course	Northbrook Classrm
ABR: Representing the e-Buyer	Nov 14	8:30AM-4PM	Bill Schiller	Northbrook Classrm
Ethics Video Program	Nov 14	9AM-12PM	Oliver Frasca	Northbrook Board Rm
Broker Training: Brokerage Adminis.	Nov 17, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Ethics Video Program	Nov 17	1-4PM	Oliver Frasca	Northbrook Board Rm
CE: CORE A License Law/Escrow	Nov 21	8:30-11:30AM	Marilyn Glazer	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Nov 21	12:30-3:30PM	Marilyn Glazer	Northbrook Classrm
NSBAR Education Cruise	Nov 30-Dec 7		Millennium, Celebrity Cruise Line	
Star Track New Member Orientation	Dec 1	8:30AM-4PM		Northbrook Classrm
Broker Training: Contracts	Dec 8, 15	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Ethics Video Program	Dec 8	1-4PM	Oliver Frasca	Northbrook Board Rm
CE: CORE A License Law/Escrow	Dec 12	9:30AM-12:30PM	Marilyn Glazer	Barrington TBA
CE: CORE B Agency/Fair Housing	Dec 12	1:30-4:30PM	Marilyn Glazer	Barrington TBA
Ethics Video Program	Dec 12	9AM-12PM	Oliver Frasca	Northbrook Board Rm
CE: Elective TBA	Dec 19	8:30-11:30AM		Northbrook Classrm
CE: Elective TBA	Dec 19	12:30-3:30PM		Northbrook Classrm
Star Track New Member Orientation	Jan 5	8:30AM-4PM		Northbrook Classrm
Broker Training: Adv. Principles	Jan 12, 19	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
NSBAR Convention	Jan 15	8:30AM-4PM		Renaissance Hotel
Top Producer 7i Class	Jan 16	9AM-4PM	Tom Byers	Northbrook Classrm
CE: Using Tech. to Better Serve Consumers	Jan 22	9:30AM-12:30PM	Bill Schiller	Barrington
CE: Consumer-Centric R.E. Web Sites	Jan 22	1:30-4:30PM	Bill Schiller	Barrington
CE: Using Tech. to Better Serve Consumers	Jan 23	8:30-11:30AM	Bill Schiller	Northbrook
CE: Consumer-Centric R.E. Web Sites	Jan 23	12:30-3:30PM	Bill Schiller	Northbrook
CE: CORE A License Law/Escrow	Jan 26	8:30-11:30AM	Marilyn Glazer	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Jan 26	12:30-3:30PM	Marilyn Glazer	Northbrook Classrm
Star Track New Member Orientation	Feb 2	8:30AM-4PM		Northbrook Classrm
CE: CORE A License Law/Escrow	Feb 6	9:30AM-12:30PM	Marilyn Glazer	Barrington
CE: CORE B Agency/Fair Housing	Feb 6	1:30-4:30PM	Marilyn Glazer	Barrington
Broker Training: Finance	Feb 16, 23	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
CE: CORE B Agency/Fair Housing	Feb 20	8:30-11:30AM	Marilyn Glazer	Northbrook Classrm
CE: CORE A License Law/Escrow	Feb 20	12:30-3:30PM	Marilyn Glazer	Northbrook Classrm
Broker Training: Sales & Brokerage	March 15, 29	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Broker Training: Brokerage Adminis.	April 19, 26	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm
Broker Training: Contracts	May 17, 24	8:30AM-5PM	Marilyn Glazer	Northbrook Classrm

Even more classes are listed at www.nsbar.org, where you can register 24/7/365.

Barrington Survey Results

We surveyed Barrington members regarding tour times. After criticism of the questions in the first survey, we surveyed again.

Survey 1. The first survey asked: “North Shore - Barrington Association of REALTORS® members are very passionate about Broker Tours. Some feel that the times for Barrington Tours should always adhere to 9:30 - 2:00 on Tuesdays and others think they should have a tour any time they want. We will poll the Barrington members and give the results to the Directors for their action. Should everyone adhere to a strict time for Broker Tours if posted in the MLS?” With 88 members responding, the tally was 47% yes and 53% no. A follow-up question was, “Should a member receive a fine for not sticking to the 9:30 - 2:00 on Tuesdays Tour times?” Response was 30% yes and 70% no.

Survey 2. Many members emailed and complained that we did not pose the correct question, so we tried again. Here are the results of the second survey. Fifty-four responses were received.

Tours should remain current at 9:30 - 2:00 on Tuesdays	20%
Tours should be 10:00 - 2:00 on Tuesdays	39%
Tours should be any time the seller or agent wants	28%
Other	13%

To a second statement, “A fine should be given to an agent who posts a Tour in MLS different than what is agreed upon in question 1,” 21% agreed and 79% disagreed.

The Board of Directors will meet to decide if the policy should remain the same or change.

Didn't receive the survey? It was only sent out via email. Please call us with your correct email address.

NORTH SHORE—BARRINGTON
ASSOCIATION OF REALTORS®
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Northbrook, IL 60062
Phone: 847-480-7177
Fax: 847-480-7362
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