



# 2001 Mini Convention

New and exciting, this is a session you do not want to miss — technology, vendors, networking, hand helds and to cap it off music and dancing! Northbrook Hilton 2855 Milwaukee. Pro-

8:00—8:30 Coffee

8:30—10:00 Keynote Speaker  
Allen F. Hainge, CRS, Allen F. Hainge Seminars, Inc.

10:00 Trade Show begins

—1:00 Betsy Urbance, IAR  
Legal Hot Line Attorney

—4:00 Trade Show Only

4:00 Cocktail party with music  
Be on the watch out for the full convention program in mid December.

Humanitarian award will be presented at the opening session. This years winners are Mattie and

3...2...1.



**Blast Off**

til January 16.  
January 17 on is \$36

**Boost Yourself To Greater Success**

January 19, 2001

## Contracts and forms need review

It has been quite some time since all the contracts and forms offered by NSBAR have been reviewed. We are putting together a task force to reviewing everything and to decide to discontinue, continue, make changes

or leave as is. The only form we will NOT review is the Multi Board contract — only a group from every Board can do that.

If you are interested in servicing on this committee the only requirement

is that you must have an email address and that you check that email. Please mailto: [terry@nsbar.org](mailto:terry@nsbar.org) if you would like to serve on this very important committee.

### Inside this issue:

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### Special points of interest:

- Two articles on variable rate commission
- New Members
- Upcoming events including hands on training
- February Birthdays
- Looking for volunteers to serve on contract review Task Force

# It's the Rule, by Terry Penza, COO

The following is from the National Association of REALTORS® regarding different commissions: Case #3-9: REALTOR®'s Obligation to Disclose True Nature of Listing (Adopted as Case #9-32 April, 1992. Transferred to Article 3 November, 1994.)

R® A listed the home of Seller X and filed the listing with the Board's MLS categorizing it as an exclusive right to sell listing. R® A did not disclose that there was a dual rate commission arrangement on this listing, even though the listing contract provided that, should the seller be the procuring cause of sale, the

listing broker would receive a commission of \$500.00, an amount intended to compensate R® A for his marketing

R® B, a cooperating broker, showed the property several times. Eventually, R® B brought a signed purchase agreement to R® A. R® A ment the next day, R®

seller had rejected the offer. Several weeks later, R® B property had been sold, and that the buyer was Seller

Several months later, R® B met Seller X at a fund-event. Seller X thanked her for her efforts, and told her that, under "normal circumstances," he might have seriously consid offer she had produced. When

asked why the circumstances surrounding this transaction were "unusual," Seller X responded telling her of his agreement "with R® A to pay a \$500.00 commission if Seller X found the buyer. And when my nephew decided to buy the house, I e chance to save some

R® this arrangement, she filed a complaint with the Board of R® al R® A had violated Article 3 of the Code of Ethics. The Executive Officer of the Board referred the complaint t Grievance Committee, and, after

its review, the Grievance Committee referred the complaint back to the Executive Officer indicating that an ethics hearing should be scheduled.

R® stating her complaint to the Hearing Pan R® A's failure to disclose the actual terms and conditions of his

The agent had in fact concealed and misrepresented the real facts of the transaction

have resulted if the buyer had been procured by either the listing broker or a cooperating broker so whatever other arrangement had with Seller X were personal and, as listing broker, it was his right to establish the terms and conditions of his relat

After careful deliberation, the Hearing Panel concluded that R® ish the terms and conditions of the listing contract, the existence of his "special" arrangement with Seller X should disclosed as a dual or variable rate commission, since without knowledge of it,

cooperating brokers would be unable to make know decisions regarding acceptance of the listing broker's offer to

The Hearing Panel R® A fact concealed and misrepresented the real facts of the transaction and was

Article 3 of the Code of Eth

interpreted by Standard of Practice 3-4.



R® own defense, stated no commission differential would

# 6 more CE classes for January!



January 16, 2001 8:00 AM—

## **FH 338 Fair Housing/Fair Lending**

This course will review fair housing and fair lending issues to real estate sales persons of importance.

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

—3:00



## **CORE 1600 Core: License Law/Escrow**

This course will cover the continuing and new obligations imposed upon real estate accounts maintenance under the revised Illinois Real Estate License Act of 2000

*Glazer, CRB, CRS, GRI*

*yn*



## **ETH1508 Black, White or Gray: Ethical Dilemmas**

This course will cover the NAR Code of Ethics and how it affects the real estate professional

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



## **AT 201 Antitrust: Don't Let What Happened to Harry Happen to You**

Harry is the hapless real estate professional who does everything wrong in a Texas Association of REALTORS® firm. This course will explore various anti-trust violations and uses Harry to illustrate what can happen to a real estate professional who ignores anti-trust. *Instructor: Marilyn Glazer, CRB, CRS,*

*GRI*

8:00 —



## **CORE 1601 Core: Agency/Fair Housing**

This course will cover the duties of licensees representing clients, licensee's relationships with consumers, and duties to clients as well as customers. Also dual agency, disclosure and changes to the Illinois License

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

January 30, 2001 12:00—



## **AGY 453 The Commission is Ours: Agency v. Commission**

Do you get the commission? Do you throw out agency to claim your money?

*Instructor: Marilyn Glazer, C*

Non-NSBAR Member \$54.00

Non-IAR Member \$69.00

Lunch \$ 7.50

Total \_\_\_\_\_

Agent ID: \_\_\_\_\_

Agent name: \_\_\_\_\_

Bill Me

Cash/Check Enclosed

V/MC/AmEx (circle one)

Card No. \_\_\_\_\_ Exp. \_\_\_\_\_

## Education

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Martha has begun her work with us at NSBAR by the time you receive this newsletter. I'm sure if she had the opportunity to write you she would remind you of the exciting 2001 Mini Convention which will be Friday, January 19 at the Northbrook Hilton on Milwaukee just south of the Milwaukee/River Road split.

Roxane Malo has done a wonderful job of putting together programs and show that should interest every



Martha Williams, new Director of Education

Add these dates to your calendar: We are sponsoring an ABR class on June 14 and 15 at our Northbrook office—and

Lynn Madison will be the instructor! Then there is a CRS202  
**the Residential Specialist**

There are 24 CE classes from January 1 until sales renewals, but if that is not enough, we also have home study course in tape or disk. We know solicited by many real estate associations in the area — it in the family — your education needs.

Check our web site for the latest

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## —other programs

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### **ABR**

Earn the Accredited Buyer Representative (ABR) designation Jan. 30 and 31, 2001 at the Hyatt Regency Woodfield in Schaumburg or May 14 and 15 at the Northbrook of NSBAR. The course includes the four modules needed to obtain the ABR designation, plus the following Continuing Education credit: AGY 458 "The Basics of Buyer Agency" (3 hours mandatory); and RB 773 "The Practice of Buyer Agency" (3 hours elective). Instructed by Lynn Madison, topics covered will include leg buyer clients, buyer agent's job description and dual agency issues. Early bird registration is \$250 until Dec. 29. Registration is \$275 from

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### **CRS**

Earn credit towards the Certified Residential Specialist (CRS) designation, and attend CRS 206, (CRS 202 will be presented in Northbrook May 10 and 11) entitled "Using Today's Technology to Capture Your Market." To be held Feb. 13 and 14, 2001 at the Hyatt Regency Woodfield in Schaumburg, tuition is \$265 for those who register before Jan. 22. After Jan. 22, the cost is \$295. Students will learn with real estate software, how to communicate and market via e- and the Internet, how to build a dynamic printed and multimedia presentation, and more. To register, call

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### **Capital Conference**

Don't miss the chance to learn about current legislative issues and political developments. Attend the IAR Capitol Conference Feb. 28 in Springfield. Members can also discuss their opinions with state legislators. Registration begins at 12:30 p.m. in the Michael Howlett Building. After a presentation and legislative briefings, members may conduct Capitol visits. The afternoon closes with a reception at 5:30 p.m. at the Sangamo Club. The cost is only \$15. To register or for more information, call

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Members Only at [www.illinoisrealtor.org](http://www.illinoisrealtor.org).

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We are getting a lot of calls from agents that have lost their CE cards from the Illinois Association stating they have passed a course or not. Cards are sent out from IAR within the week of taking the exam. Please check carefully at your of-

Want to see your name on the web? The Office of Banks and Real Estate has a list of all licenses on their web page [obre.state.il.us/](http://www.obre.state.il.us/). Check it out!

Real estate practitioners received the highest marks in seven years on the Gallup survey on ethics and honesty in professions. In the year, place, behind stockbrokers. Seventeen percent of poll respondents ranked real estate practitioners with high or very high honesty. This improvement coincides with the third year of NAR's national public awareness campaign. A research firm has concluded that within the

### **Thinking of tax time?**

On our web page, <http://www.nsbars.org>, go to the Answer Page

then To Assist the Real Estate Agent then to List of possible tax deductions for the real estate broker and agent.

We now have on the web page year end statistics of the Shore from 1980 to 1999. We only have a few years of Barrington but would like to have more. Do you have any records you would be willing to share? You can find the stats on the Answer Page on our web site.

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## **GRI**

### **Earning the GRI Designation**

#### **What does the GRI designation stand for?**

The designation is conferred on qualified individuals by the various state associations of REALTORS®, with the National Association of REALTORS® educational standards assuring excellence among the curricula. Certification as a GRI in Illinois is limited to REALTOR® and

#### **How can I earn the GRI designation?**

Members of IAR may obtain the professional designation of GRI

by successfully completing three undergraduate courses. Each Institute course is comprised of at least 30 hours of classroom instruction, and can be completed

#### **one-week Institute**

or the two **2-day Modules**.

Modules are comprised of the same courses that are held during the full Institute, but are di-

The Modules are designed for students who cannot afford to be away from sales work for an extended period of time.

#### **About the GRI Courses**

The REALTOR® Institute of Illinois provides an educational program which is second to none in the real estate industry. Continuing education credits are in-

cluded in all Institute courses, including the Graduate Course. Courses are comprised of the fol

#### **COURSE I SUBJECTS**

- License Law and Escrow
- Personal Marketing
- Anatomy of a House
- Technology
- Risk Reduction
- Mortgage Instruments
- Appraisal/Sales Approach
- Listing and Selling Skills
- Taxation
- Business Plans
- Financing

#### **COURSE II SUBJECTS**

- Anti-Trust and Agency
- Making the Sale

## REALTOR®

North Shore –Barrington  
Association of REALTORS®  
<http://www.nsbar.org>

### Vision

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

### NOTICE

Under the long established policy of the – 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, ed, recommended, or maintained by any persons not a party to the listing agreement.  
2. The compensation paid by a listing broke cooperating broker in respect to any listing is established by the listing broker and is not fixed, controlled, recommen or maintained by any persons other than the listing broker.

### 2000-2001 Officers

Margaret Semrad, GRI, CRB, CIPS Chairman of the Board	382-
Harvey Hoffman, GRI, CRS,	295-
<hr/>	
Georgia Pierini GRI, CRS, ABR,	
-	724-
<hr/>	
	234-
Paul J. Bobor, GRI	729-
David P. Buckley, GRI	381-
Joseph P. Goodman, GRI	328-
	433-
	501-
	967-
	234-
	441-
	381-
Mary Ellen Tainer	491-
Jeanine Van De Velde	382-
Michele Wilson, GRI	234-

### Northbrook Office

450 Skokie Blvd, Building 1200  
-7177 Fax 847/480-  
Reservations 847/480-

### President/Chief Operating Officer

Terese (Terry) Penza, RCE, CAE  
[terry@terrypenza.com](mailto:terry@terrypenza.com)  
Martha Williams, Director of Education  
Steve Volkodav, Computers  
Joe Munoz, Web Master  
Luke Stinson, Tel  
Sheila McNerey, Supra, Member Services

### Barrington Office

324 North Hough Street

Kimberley Davis, Accounting  
Barbara "Kay" Kozerowitz, Membership

Advertising rates available upon request

- Principles of Real Prop-
- Tax Profits and Gains
- Negotiating
- Ethics Arbitration
- Principles of Real Prop-erty
- Technology
- Diversity
- Advanced Selling Skills
- Professionalism
- Listing Presentations
- Disclosure Concerns

### COURSE III SUBJECTS

- Equal Opportunity and Fair Housing
- Tax Problems and Solutions
- License Law
- Contract Law
- Procuring Cause
- Counseling Sellers and Buyers
- Office Policies and Procedures
- Advanced Technology, Hardware and Software Tips
- Digital Photography
- Communicating Effectively
- Investing in Single Family Real Estate

### GRAD COURSE SUBJECTS

The Graduate Course provides you with the tools that are needed to succeed in today's real estate market and is an excellent environment for networking with

your peers. Grad Course subjects

- Tax Update
- Technology
- Advanced Selling Tips
- Agency Issues
- Relocation

**Contact IAR at 800/252-2910 for registration and information. Next courses January 30-31 and FEBRUARY 13-14 at Hyatt Regency Woodfield, 1800 E. Golf Rd., Schaumburg, IL**

### NEW! GRI Course I Equivalency Program

Earning credit for GRI Course I has never been easier. Submit proof of the following to the REALTOR Inst

- 3 years experience in the REALTOR organization AND
- a \$45 administration fee with a completed application

AND ONE OF THE FOLLOWING:  
completion of one RS course and

completion of two RS courses  
completion of the LTG designation  
Contact IAR for an application or download the Microsoft Word-formatted application today.

### Now available! Home Study

obtain full credit for the GRI Course I via the Audio Cassette Home Study program. Areas covered on audio cassettes include: per marketing, appraisal, listing overview, anatomy of a house, handling real estates tough problems, business planning, risky business and professional-

Begin your path toward the GRI designation conveniently - your time, your home or office. The GRI Course I home study may be purchased through the REALTOR Store in

**-529-**

exam is to be proctored at your local board/association office.

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Kurt Anerson,  
Middlebrook Realty,  
303 Ashland Avenue,Highwood,  
3441

Arthur Wilson,Coldwell Banker,  
990 S Waukegan Road,Lake  
Forest, 3483

Chacko V. George, Century 21  
Jay C. Realty,4652 Oakton  
Street,Skokie, 3017

Marguerite K. Dooley,Koenig &  
Strey, 819 Waukegan Road,  
Northbrook, 3770

Irene D. Larimer,Koenig &  
Strey, 825 S Waukegan Road,  
Lake Forest, 3196

Emily McNish,Koenig & Strey,  
1009 Waukegan Road,Glenview,  
3740

James Arnold,Koenig & Strey,  
601 Green Bay Road,Wilmette,  
3780

Pete Perisin,ERA Countrywood  
Realty, 39 S Barrington Road,  
Barrington, 6019

Renee Biggam,J.S.James & Co.  
Inc. REALTORS,5041 Shore-  
line,Barrington, 6025

Milena Birov,Koenig & Strey,  
538 Chestnut Street,Winnetka,  
3790

Mark Joseph,Koenig & Strey,  
819 Waukegan Road,  
Northbrook, 3770

Joan M. Oberg,Koenig & Strey,  
1009 Waukegan Road,Glenview,  
3740

Amy Parris,Prudential Preferred

Lawrence P. Crum,Coldwell  
Banker,552 Lincoln Ave.,

Nora V. Amerazian,RE/MAX  
245 Waukegan Road,

Marie N. Charroud,Century 21  
Shoreline Realtors,3928 Demp-  
ster Street,Skokie, 3022

### **Dropped Mbrs Dec.**

Anatasia Kolios,Leader Re-  
alty,4658 Oakton Street,Skokie,

James R. Baxa,Koenig & Strey,  
819 Waukegan Road,

Edgardo V. Rimando,Century  
Jay C. Realty,4652 Oakton  
Street,Skokie, 3017

Helena M. Petrusic,Century 21  
Marino, 5800 Dempster Street,  
Morton Grove, 3020

Nicole S. Fox,Century 21  
ican Northwest,500 W.  
Main Street,Lake Zurich, 6255

Julie O'Donnell,Coldwell  
Banker,552 Lincoln Ave.,

Banker,330 E Main, Barrington,

-  
First Street,Highland Park, 3960  
Marvin Jacobs,Jacobs

Homes,2551 Augusta Way,  
Highland Park, 3570

Barbara Epel,Dome Realty, 6015  
Dempster Street,Morton Grove,

Colleen Keaveny,K  
Strey, 819 Waukegan Road,

Beth Marquardt,Coldwell  
Banker,280 Deerpath,Lake For-

Clare M. Phelan,Jean Wright  
Real Estate,559 Chestnut Street,

Judi K. Erickson,Coldwell  
Banker,1330 Shermer Road,

Rose S. LaMartin,Coldwell  
Banker,1770 First Street,  
Highland Park, 3960

### **Dropped Offices Dec.**

Jacobs Homes,2551 Augusta  
Way,Highland Park, 3570  
Chase Manhattan,616 North

Chicagoland Appraisal,6440 N  
Central Avenue,Chicago, 3124

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Oyade S Mabina,Century 21 Jay  
.,4652 Oakton Street,

Alex Pool,Countrywide Home  
Loans, 1356 S Milwaukee Ave,  
Libertyville, 4984

### **Officers and Directors**



Margaret Semrad, Chairman  
of the Board

The list of Officers and Direc-  
tors, their photos and email ad-  
dress can be found on the web  
page under Officers and Direc-  
tors.



Steve Volkodav

## Computer

your nose. Don't for laptops, cell phones, handheld computers and other electronic gadgets are extremely sensitive to temperature. If you have one of these items in your car for a long time, remember that once you have brought it indoors do not turn them on right away. Give them some time to adjust to the indoor temperature. Be patient, as I am sure the last thing you want to do is invest more money into your tech gadgetry. Not to mention the data you could lose.

E-

One problem facing the AOL user is the inability to use professional level email software to send and receive their email.

The problem has always been that AOL doesn't comply (intentionally) with the Internet standards for sending and receiving email that are used by just about every other Internet service provider. As a result, up until now, AOL users could only work with AOL email, and it's far short of what the businessperson really needs.

Solution, eNetBot. eNetBot will allow AOL users to use just about any standard email client they choose. The eNetBot software waits in the background to capture and convert email from the accepted Internet standards used by Eudora, Outlook, Pegasus and others, into the proprietary AOL format. You can send and receive multiple file attachments, receive multiple e-accounts with AOL or any other mail provider (your school or work or another ISP) in the same e-mail program and you do not need to learn to use a new e-program. Go to [www.eNetBot.com](http://www.eNetBot.com) for more info. AOL is a

ing tool that allows you instant access to valuable information when dealing with prospective clients namely MLS data including: listing and sold property information statistics, client profiles contacts hot sheet and several calculators. Real estate information can be accessed almost immediately in the field, giving the real estate agent the informational advantage over his/her clients who are increasingly becoming more sophisticated and internet-

For now this new software will only work with Lightning 2000 version 1.08 or higher. The

ability to use PC Access and RE/Xplorer with Pocket Real Es-

*Technology empowers the real estate agent not replace the agent*

here yet. How soon? We do not know. That decision is up to Vista

Pocket Real Estate

consumer service and will never be as useful a tool for the business professional as a true Internet Service Provider (ISP).

## Pocket Real Estate

For those of you that are using the Palm handheld interface with eNetBot, there is a new program in town. A better way to search listings on your handheld with this software is just the beginning. Pocket Real Estate *Residential* is a prospect-

egrates its functions with the Palm date book, address book, e-mail, and memo pad applications which come standard on all Palm OS devices.

Pocket Real Estate *Residential* is a software application for handheld computers running the Palm OS. Devices running the Palm OS which are capable of running Pocket Real Estate *Residential* include the Palm Pilot, Professional, III, IIIe, IIIx, V, Vx, VII, IIIc, Visor Solo, Visor Deluxe, Symbol 1500,

## Steve continues

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IBM workpad, TRGpro, Sony CLIE and Qualcomms pdQ Smart Phone (a combination mobile phone and Palm handheld

I have just received the software package and will demonstrate at the next computer/Palm club meeting January 18<sup>th</sup>.

FYI. For those of you who have Windows 2000 here tips. Before you install Lightning

software here is a checklist of \*Lightning2000 version 1.08 or higher (older versions will cause

64mb of memory. 64mb will work, but noticeably slower

- If you are installing Lightning 2000 from scratch onto Win 2000 with an IRIS CD marked "Disk 23" or earlier, you will get a notice at the very beginning of the install stating that the latest Windows NT service pack is required to install this applica-

tion, and the install will then be aborted. This message is designed to ensure that NT 4.0 users have the required latest service pack before installing Lightning 2000. Since Win 2000 does not have any service packs yet, this message does not apply. To get around this, I eliminated this prompt from the installation and their latest CD (labeled "Disk 25" or later) is available to regis-

## More on variable rates

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The following is from the MLSNI rules and Regulations regarding special agreements regarding compensation:

**"SECTION 1.6 CONTINGENCIES APPLICABLE TO LISTINGS:** Any contingency or conditions of any term (including a "special agreement" regarding compensation) in a listing shall be specified and noticed to the Participants, by showing "V" (variable rate), "X" (exclusive agency) or "Z" (exceptions) in the "Special Compensations Informat

**EXCLUSIVE AGENCY -** The Exclusive Agency listing authorizes the Listing Broker, as exclusive agent, to offer coop-

eration and compensation on a blanket unilateral basis, but also reserves to the seller the general right to sell property on an mited or restrictive basis.

**EXCLUSIVE RIGHT TO SELL, WITH NAMED EXCEP-**

**DUAL OR VARIABLE RATE COMPENSATION - "V"**

This is an arrangement in which the seller agrees to pay a specified commission if the property is sold by the Listing Broker without assistance and a different commission if the sale results through the efforts of a Cooperating Broker; or one in which the seller agrees to pay a specified commission if the property is sold by the Listing Broker either

with or without the assistance of a Cooperating Broker and a different commission if the sale results through the efforts of a

In reference to the Code of Ethics, you should notify the other agent if through negotiations with an offer to purchase you as the listing agent make new arrangements with the owner so that the listing agreement turns into a variable rate, that fact should be conveyed to the coop agent.



## February Birthday's

1 Susan Cherner Gerber Gordon Keyes Lyn Martin	Dorota Poniewierska Marie Loverde Sing Wey Emily Braun McClintock	Oberheide Patricia N. Ortseifen	Richard Kindwald	16 Leonid Shumyatskiy Marcia Keyt Cheryl D. Holm Judy Gurell Sugar Gershon T. Sapperstein	Katie Philip Linda Smith Audrey Warshaw Diane Wilso	McClamroch nnegret Harnischfeger Donald Keenan Jane E. Burgett Catherine F. Tarant Debra Selig	27 Keith Tucker Kwang Ho Zyung Carol Payson Todd Kramer Jozaphene Aramanda Maryann Burke George C. George Norma LoPresti Carol Payson
Syed N. Quadri Cathleen D. Sabo	Ronald J. Ehlers Jr. Nancy Johnson Gurney C. Passant Donald Powell	9 Barbara Mac Farlane Ginny Furst Kathleen A. Shimp David M. Marshman Peter Condich	Adrienne Pletka Valerie Ornstein - Hart Mary Herber Hope Abels Dennis A. Blodgett	17 Helen Bianucci Ruth Ciaglia Sheila M. Maher Charles J. McAllister Rina Du Toit	21 Marshall Fleischman David Berkson Romeo Espiritu Maxine Nethery Joan Ploetz	24 Cheryl Chambers Barbara A. Kuhn Denise LaSalle- Crosby Catherine McCabe	28 Edward K. Flanagan Hannah Moss Kitty Price
2 Andrew Mrowiec Charlene Soper Joan McGowan Jeanne M. Keiler Laura Kramer Joyce Sklar Susann Apter	6 Joan Grossman Patricia Hickey Lily K. Hosseini Chris Melchior Mary Plante John E. Townsend	Lyudmila Bershaosky Clara Finkelberg Calvin G. Levin Valerie S. Russell Marsha Schwartz Kathleen A. Shimp Robert W. Yoon	13 Jose A. Jimenez Judith Serck Tamar Klipstein Janet Doetsch Maria G. Greenberg Norman Hersh	18 Margaret Mangan Gloria McArdle Israel Rubinstein	22 Nora G Teeple Lida Zrecny	25 Dale Lubotsky Nicholas C. Marino Jerry Reinsdorf Cathy R. Fireman Anne Marco Bretland Susan Roess Deanna Stein	29 William S. Kaplan
3 Susann Apter Lorrie Daube Teresa M. Pytel	7 Pat Atsaves Sharyl Noeh Paul B. Bender Joie Harris Tatyana Shalman Carol Stuehrk	10 Elaine Mulroy Doris Rudy Betty Bell Jennifer Martell	14 Valerie Cooper Merry Juell Sandra D. Hoesley Claire Meyers Anya Wilkomer	15 Claudia T. Kimbrel	18 Kathleen Arado James R. Nash, Jr. Joyce Frank Mary Chen Debra Miller Daniel J. Gariti George E. Slominski	26 Janis Edelman Joy Sarver Dana Foreman Patricia Federico Daniel Plotnick Mykola Pawlenko Nam O. Seo	
4 Peggy Cunniff Kathleen Spellaza Virginia B Ramirez Mary Jo Bowers Roger Parris Donna Mercier	8 Gloria Emalfarb Susan Becker Sandra Hampton Margery C.	11 Eileen Sheehan Hovey Yvonne Sito Mr. Jay C. Cash Joan D. Clark ohn S. Kim	15 Kathleen C. Doron Emily Guthrie Angela Anderson Halina Krupa Drago Tomasic Nancy Savard	20 Marion Powers Avis R. Perlman Daniel Phillips Jeri Gordon	23 Jack Fisher Diane Freer Pamela H.		
5 Stanley W. Benecki Irene Kelenzon							

# Upcoming events

Subject	StartDate	StartTime	EndTime	Description	Location
Legal Issues	1/9/2001	9:00:00 AM	12:00:00 PM		Board Room
JumpStart	1/10/2001	8:30:00 AM	4:30:00 PM		Classroom
REALTOR.COM	1/11/2001	1:00:00 PM	4:00:00 PM		Classroom
E Transactions	1/11/2001	9:00:00 AM	12:30:00 PM		Classroom
How to Avoid Viruses on Your Computer					
How to Avoid Viruses on Your Computer					
Community Coalitions					
Microsoft Outlook class					
Terry at office 3061					
CE 338 Fair Housing					
CE CORE 1600 License Law/Escrow					
MLSNI Listing offline					
MLSNI CMA Pro writer					
					Northbrook Hilton
					Northbrook Hilton
MLSNI Essentials of Compass					
MLSNI Inputting listings					
CE ETH1508 Ethical Dilemmas					
AT 201 Anti Trust					
CE-Heard It on the Hotline					Barrington Library
CE- --					Barrington Library
Political Affairs					
CE-				n-	
GRI-					
CE CORE 1601 Agency/Fair Housing					
CE AGY 453 Agency v Compensation					
GRI-					
-					Barrington Library
CEBarrington Fair Housing					Barrington Library
CE-Barrington Professionalism					Barrington Library
CE-					
GRI-					
-					
GRI-					
CI					
-					
CE - Barrington Advertising					Barrington Library
CE - Reducing Radon Risk					
CE -					

NORTH SHORE—  
ASSOCIATION OF REALTORS®

450 Skokie Blvd, Bld 1200  
Northbrook, IL 60062

-480-  
-480-  
Email: [terry@terrypenza.com](mailto:terry@terrypenza.com)

*Your 24-7 association*

Mailing Address Line 1  
Mailing Address Line 2  
Mailing Address Line 3  
Mailing Address Line 4  
Mailing Address Line 5

We're on the web  
[Http://www.nsbar.org](http://www.nsbar.org)

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