



Ground leases/sale lease backs

The Commercial/Investment Committee presents David DeYoe, attorney for McDermott, Will and Emery who will discuss ground leases and sale lease backs on Wednesday, February 14 at the Northbrook office from 9:00 AM until 11:00. All members are welcomed to attend. The session is free and no reservations are needed.

Sold a million?

IAR still offers the President's club. This was initiated in 1979 for the purpose of recognizing excellence in real estate sales. Applicants requiring President's Club status are awarded certificates for the achievement. This is available for those who do not own a real estate office. The various levels of recognition from the Preident's club are:

Bronz	either 15 credit units or \$1 million volume
Silver	either 25 credit units or \$2 million volume
Gold	either 35 credit units or \$3 million volume
Platinum	either 45 credit units or \$4 million volume
Diamond	either 55 credit units or \$5 million volume
Pearl	either 60 credit units or \$7.5 million volume
Garnet	either 65 credit units or \$10 million volume
Sapphire	either 70 credit units or \$15 million volume
Emerald	either 75 credit units or \$20 million volume
Ruby	either 80 credit units or \$25 million volume

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 review 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 if you would like to serve on this very important committee.

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CE countdown!

April 30th deadline is fast approaching. You should have all your classes completed at least three weeks prior to the deadline. Check to make sure you have received all your CE completion cards.

It's the Rule by Terry Penza, COO

The following is from the National Association of REALTORS®. The issue discussed covers when appraisals laws take effect when giving an opinion of value for property. This issue may affect most of those in the real estate business:

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate. REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth. (Amended 1/95)

Standard of Practice 11-1 (Amended 11/2000)

When REALTORS® prepare opinions of real property value or price, other than in pursuit of a listing or to assist a potential purchaser in formulating a purchase offer, such opinions shall include the following:

1. Identification of the subject property.
2. Date prepared.
3. Defined value or price.
4. Limiting conditions, including statements of purpose(s) and intended user(s).
5. Any present or contemplated interest,

including the possibility of representing the seller/landlord or buyers/tenants.

6. Basis for the opinion, including applicable market data.

7. If the opinion is not an appraisal, a statement to that effect.

Rationale: Clarifies Standard of Practice 11-1 and substitutes simple, clear, and unambiguous criteria in place of the Uniform Standards of Professional Appraisal Practice ("USPAP").

It was the initial conclusion of the NAR Subcommittee that broker price opinions were now being used for purposes not contemplated when the current Standard of Practice 11-1 was first adopted. Consequently, the Subcommittee suggested that the Standard of Practice be clarified to provide that where an opinion of price or pricing is provided in pursuit of a listing, or to assist a potential purchaser in formulating a purchase offer, or to provide a broker price opinion, then Article 11 would not be construed in accordance with the Uniform Standards of Professional Appraisal Practice ("USPAP"). However, where REALTORS® formulate opinions or recommendations of value (as opposed to opinions of price or pricing), Article 11 would be construed in accord with USPAP.

A list of those areas that should be addressed in an appraisal can be found on the web page/AnswerPage/pertinent laws affecting the agent. Also, in the same section of the page is information on whether or not you need an appraisal license in the state of Illinois.

Multiple Offers

"When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their clients. This obligation to the client's interests is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly." (from Article 1 of the 2001 REALTORS® Code of Ethics.)

"REALTORS shall submit offers and counter-offers objectively and as quickly as possible." (Standard of Practice 1-6).

Perhaps no situation routinely faced by REALTORS can be more frustrating, fraught with potential for misunderstanding and missed opportunity, and elusive of a formulaic solution than presenting and negotiating multiple purchase offers on the same property. Consider the competing dynamics. Listing brokers are charged with helping sellers get the highest price and the most favorable terms for their property. Buyers' brokers help their clients purchase property at the lowest price and on favorable terms. Balanced against the Code's mandate of honesty is the imperative to refrain from making disclosures that may not, in the final analysis, be in a client's interests.

Will disclosing the existence of one offer make a second potential purchaser more likely to sign a full price purchase offer – or to pursue a different opportunity? Will telling several potential purchasers that each will be given a final opportunity to make their best offer result in spirited competition for the seller's property – or in a table devoid of offers.

What's fair? What's honest? What's to be done? Who decides? And why isn't there a simple way to deal with these situations?

As REALTORS® know, there are almost never simple answers to complex situations. And multiple offer presentations and negotiations are nothing if not complex. But, although there isn't a single, standard approach to dealing with multiple offers, there are fundamental principles to guide REALTORS®.

Under the Illinois Real Estate License Act of 2000 (the act) there is no specific direction to impose duties upon a licensee requiring disclosure of the existence of dual or multiple offers, only specific statutory duties to represent the best interest of the licensee's client. See section 15-15 of the Act for a review of the statutory duties.

Be aware of your duties to your client – both as established in the Code of Ethics and in state law and regulations. The Code requires you to protect and

How to Handle Multiple Offers

promote your client's interests. State law or regulations will likely also spell out duties you owe to your client.

Specifically, section 15-15(a)(2) of the act requires the licensee to promote the clients best interest by:

(A) Seeking a transaction at the price and terms stated in the brokerage agreement or at a price and terms otherwise acceptable to the client.

(B) Timely presenting all offers to and from the client, unless the client has waived this duty.

The Code requires that you be honest with all parties. State law or regulations will likely spell out duties you owe to other parties and to other real estate professionals. Those duties may vary from the general guidance offered here. REALTORS® need to be familiar with applicable laws and regulations.

The Act clearly requires honesty with all parties. See section 20-20(h) and section 15-25(a) which sections reference the requirements for honesty by the licensees. While dealing honestly, the licensee is still bound to his/her statutory duties to serve the client's best interest.

Be aware of your duties to other parties – both as established in the Code of Ethics and in state law and regulation.

Remember that the decisions about how offers will be presented, how offers will be negotiated, and ultimately which offer will be accepted, are made by the seller – not by the listing broker.

Section 15-15(a)(2)(E) says that the licensee must obey specific directions of the client that are not otherwise contrary to applicable statutes, ordinances, or rules.

When taking listings, explain to sellers that receiving multiple, competing offers is a possibility. Explain the various ways they may be dealt with (e.g. acceptance of the “best” offer; informing all potential purchasers that other offers are on the table and inviting them to make their best offer; countering one offer while putting the others to the side; countering one offer while rejecting the other offers, etc.).

Explain the pluses and minuses of each approach (patience may result in an even better offer; inviting each offeror to make their “best” offer may produce a better offer(s) than what is currently on the table –

or may discourage offerors and result in their pursuing other properties. Explain that your advice is just that and that your past experience cannot guarantee what a particular buyer may do.

Remember – and remind the seller – that the decisions are theirs to make – not yours, and that you are bound by their lawful and ethical instructions.

Remember section 15-15(a)(2)(E) above.

· If the possibility of multiple offers – and the various ways they might be dealt with – were not discussed with the seller when their property was listed and it becomes apparent that multiple offers may be (or have been) made, immediately explain the options and alternatives available to the sellers – and get direction from them.
· Be mindful of Standard of Practice 1-6's charge to “. . . submit offers and counter-offers objectively and as quickly as possible.”

Section 15-15(a)(2)(B) requires that the licensee timely present “all offers to and from the client, unless the client has waived this duty.” The timeliness of offer presentation will depend entirely on the facts of each case. What may be timely in one set of circumstances may not be timely in another depending on the facts involved.

· While the Code of Ethics does not expressly mandate “fairness” (given its inherent subjectivity), remember that the Preamble has long noted that “. . . REALTOR® has come to connote competency, fairness, and high integrity . . .” . If a seller directs you to advise offerors about the existence of other purchase offers, fairness dictates that all offerors or their representatives be so informed.

It is important per the Act and the Code of Ethics That to be certain the licensee is promoting the client's best interest, the licensee follows the client's directions.

· Article 3 calls on REALTORS® to “. . . cooperate with other brokers except when cooperation is not in the client's best interest.” Implicit in cooperation is forthright sharing of information related to cooperative transactions and potential cooperative transactions. Much of the frustration that occurs in multiple offer situations results from cooperating

brokers being unaware of the status of offers they have procured. Listing brokers should make reasonable efforts to keep cooperating brokers informed.

Just remember that there is not a specific Provision in the Act requiring disclosure of the existence of dual or multiple offers to cooperating brokers. The licensee and his/her broker must remain free to analyze the specific facts of each situation and, after informing the client of the pros and cons of disclosure versus non-disclosure, follow the client's instructions to serve the client's best interest. Given so many possible scenarios, it is impossible for the Act or the Code of Ethics to set forth one unbendable rule. Even if one course of action seems to be appropriate in most instances, it might not be appropriate in every instance.

· Realize that in multiple offer situations only one offer will result in a sale and one (or more) potential purchasers will be disappointed that their offer was not accepted. While little can be done to assuage their disappointment, fair and honest treatment throughout the process; coupled with prompt, ongoing and open communication, will enhance the likelihood they will feel they were treated fairly and honestly. In this regard, “. . . REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, ‘Whatsoever ye would that others should do to you, do ye even so to them’” (from the Preamble to the Code of Ethics).

That a new Standard of Practice related to Article 1 be approved reading as follows: In states where disclosure of terms and conditions of offers and counter-offers to third parties is not prohibited by law or regulation, REALTORS® shall disclose such possibility to their clients and customers as soon as practical, but not later than entering into any written agreement.

The act contains no provisions relative to disclosing terms and conditions of offers and counter-offers to third parties – only the statutory duties to serve the client's best interests. It might be better to handle through office policy than an ethical mandate.

(The portions underlined and in bold is from the IAR attorney, Steve Bochenek)

Education

SUN TZU AND THE ART OF REAL ESTATE

Martha R. Williams, Education Director

Good advice can come from unexpected sources. If you need a fresh perspective to help bring new energy to your real estate practice, you could do worse than learn from the wisdom of those who have excelled in other endeavors.

During the Gulf War, military personnel were provided with copies of the writings of Sun Tzu, an ancient Chinese military strategist. In "The Art of War," a series of essays written about 500 B.C., Sun Tzu provided the generals of his day with insightful advice. Surprisingly, that advice, now available in modern translation, is remarkably contemporary and also adaptable to non-military settings.

Although some of Sun Tzu's theories (such as the tactical use of fire) have strictly military application, others seem entirely appropriate for use in marketing, negotiating and general business activities, including real estate. The following are a few of Sun Tzu's pronouncements, based on the translation by Samuel B. Griffith that was published by Oxford University Press, New York, in 1963 (and now available in paperback), with my commentary.

Generally, the one who occupies the field of battle first and awaits the enemy is at ease; the one who comes later to the scene and rushes into the fight is weary.

You've heard it before, and you'll hear it again: Keep up with technology, or you'll be so far behind you'll



Martha Williams, new Director of Education

never catch up. Worse yet, even if you buy a few electronic toys, you will be so clumsy with them you will appear inept to your clients, customers—and peers.

During the early morning spirits are keen, during the day they flag and in the evening thoughts turn toward home.

For most of us, the most productive hours are those at the start of the day. Schedule the activities you like least at the top of the day, and you'll not only accomplish them faster, you'll experience less stress throughout the rest of the day.

As water shapes its flow in accordance with the ground, so an army manages its victory in accordance with the situation of the enemy.

All of your marketing efforts—whether you are marketing yourself or the properties you list—must adapt to the demands of the market-

place. If the weekend open house no longer attracts prospective buyers, find out where the buyers are and go to them.

There are some roads not to follow, some troops not to strike, some cities not to assault and some ground which should not be contested.

Don't overextend yourself. Be realistic about the amount of work you can accomplish.

To subdue the enemy's army without fighting is the acme of skill.

A "take no prisoners" attitude wastes time and resources on both sides. Find a way to convert your competitor to your ally. Let's say that you receive three offers on the same property. Instead of bemoaning the fact that you can only make one prospective buyer (and agent) happy, be ready to work with the agents for the disappointed buyers to help them find what they need as quickly as possible.

Do not thwart an enemy returning homewards.

Know when to leave well enough alone. Don't gloat. If you just won the listing of the century, remember that you need help to insure that your listing becomes a sale. ###

REALTOR® NEWS
North Shore –Barrington
Association of REALTORS®
http://www.n sbar.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 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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Advertising rates available upon request.

Welcome New Members

New Members Jan.

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Street, Winnetka, 3790

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Northwest Highway, Barrington, 6026

Yan Skladman, RE/MAX United, 81-B S.
Milwaukee, Wheeling, 3600

Okhee Choi, Coldwell Banker, 1330 Shermer
Road, Northbrook, 3940

Joanne Levicki, Century 21 Sketch Book, 20
Northwest Hwy. Cary, 6251

Michele L. DiVito, RE/MAX Homes
Northwest, First Bank Plaza, Lake Zurich, 6076

Marty Max, Century 21 North, 1336 Shermer
Road, Northbrook, 3014

Janice Hansen, J.S. James & Co. 5041
Shoreline, Barrington, 6025

Jennifer L. Hester, Baird & Warner, 1920
Sheridan Road, Highland Park, 3104

Joanne L. Young, Baird & Warner, 1920
Sheridan Road, Highland Park, 3104

Natalya S. Gorodetsky, Coldwell Banker, 640
Vernon Avenue, Glencoe, 3630

Thomas J. Johnson, Coldwell Banker, 990 S
Waukegan Road, Lake Forest, 3483

Amy Malone, Koenig & Strey, 800 Waukegan
Road, Deerfield, 3710

Merissa Newton, Koenig & Strey, 600 N
Western Avenue, Lake Forest, 3750

Anna R. Ross, Coldwell Banker, 1330 Shermer
Road, Northbrook, 3940

Kenneth Previti, Coldwell Banker, 1420
Waukegan Road, Glenview, 3970

Kathryn E. Smith, Koenig & Strey, 1009
Waukegan Road, Glenview, 3740

Kathleen P. Kowalczyk, Gerald Cote & Associ-
ates, 17 E Palatine Road, Palatine, 6171

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Northwest Highway, Barrington, 6026

Mary J. Kim, Coldwell Banker, 1420 Waukegan
Road, Glenview, 3970

Vera Purcell, Griffith, Grant & Lackie, 678 N
Western Avenue, Lake Forest, 3051

Wallace L. Sweet, Koenig & Strey, 819

Waukegan Road, Northbrook, 3770
Micheline Barbaro, Prudential Preferred
Property, 3115 Dundee Road, Northbrook,
3517

Neil B. Legner, Neil Legner Appraisal, 1000
Plaza Dr., Schaumburg, 6257

Todd P. Smith, RW Real Estate Services,
582 Fairview Avenue, Elmhurst, 6163

New Offices Jan.

Richard E. Drewry, 21236 Grove
Drive, Kildeer, 6256

Dona Porter, 1025 1/2 Linden, Wilmette,
3621

Neil Legner Appraisal, 1000 Plaza
Dr. Schaumburg, 6257

Dropped Mbrs Jan.

Helene Levy, M-G-M Realty, 4023 Church
Street, Skokie, 4000

Joan Vasquez, Paradise Homes Re-
alty, 3925 W Main Street, McHenry, 6077

Robert Bless, Century 21 Sketch Book, 20
Northwest Hwy. Cary, 6251

Jerry Neighbors, Coldwell Banker, 2929
Central Street, Evanston, 3310

William C Pool, Coldwell Banker, 586
Lincoln Avenue, Winnetka, 3930

Dorothy A. Schaffer, RE/MAX Homes
Northwest, First Bank Plaza, Lake Zurich,
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Janet M. Accardo, Starck & Company,
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Annamarie Leslie, Starck & Company, 222
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Forest, 3051

Karen Feldman, RE/MAX North, 3100
Dundee Road, Northbrook, 4018

Irma Aug, Baird & Warner, 1900
Waukegan Rd, Glenview, 3120

James Walsh, Baird & Warner, 1900
Waukegan Rd, Glenview, 3120

Marian Derner, Coldwell Banker, 740
Waukegan, Deerfield, 3910

Vera Neyman, RE/MAX Showcase, 810 S
Waukegan Road, Lake Forest, 3460

Therese A. Parker, Baird & Warner, 754

Welcome New Members

West Northwest Highway, Barrington, 6026
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Bill Wronski, Coldwell Banker, 2929 Central Street, Evanston, 3310
Elizabeth Snell, Baird & Warner, 754 West Northwest Highway, Barrington, 6026
Linda DeBruler, Century 21 Sketch Book, 20 Northwest Hwy. Cary, 6251
Paul Leali, Gerald Cote & Associates, 17 E Palatine Road, Palatine, 6171
Eleanor Altman, RE/MAX North, 3100 Dundee Road, Northbrook, 4018
Catherine Rice, Baird & Warner, 207 E Westminster Road, Lake Forest, 3106
Bill Wronski, Coldwell Banker, 2929 Central Street, Evanston, 3310
Susan E. Polzak, Baird & Warner, 2735 Central St, Evanston, 3110
M'Liz Mawicke, Coldwell Banker, 586 Lincoln Avenue, Winnetka, 3930
Dorothy Kiesel, Koenig & Strey, 1009 Waukegan Road, Glenview, 3740
Vijyantika Patel, ERA Countrywood Realty, 39 S Barrington Road, Barrington, 6019
Georgine Wendell, ERA Countrywood Realty, 39 S Barrington Road, Barrington, 6019
Naiomia Conner, Coldwell Banker, 330 E Main, Barrington, 6022
Wayne K. Schneider, Coldwell Banker, 330 E Main, Barrington, 6022
Irene Kelenzon, Capital Realty, 1766 Hintz Road, Wheeling, 3066
Carol A. Haran, Koenig & Strey, 600 N Western Avenue, Lake Forest, 3750
Richard Nash, Jr, Baird & Warner, 714 Elm St, Winnetka, 3150
Corinne Jordan, Corinne D. Jordan, SRA, 18102 Manitowoc Ct., Wildwood, 3409
Carrie Koppe, Prudential Preferred Property, 1165 Clark Street, Chicago, 3540
Segundina Reyes, ERA Countrywood Realty, 39 S Barrington Road, Barrington, 6019
Michael S. Berkowitz, ERA Countrywood Realty, 39 S Barrington Road, Barrington, 6019
Katherine P. Rintz, Baird & Warner, 1900 Waukegan Rd, Glenview, 3120
John R. Valentine, Partners Real Estate, 400 E Main Street, Barrington, 6067
Wendy L. Shear, Lake-Cook

Appraisals, 830 Shakespeare Dr, Grayslake, 6210
Alma Fisher, CF Realty Corporation, 1780 W Broadland Lane, Lake Forest, 3111
Steven H. Baer, Koenig & Strey Financial, 3201 Old Glenview Road, Wilmette, 4886
Esther Berman, Jameson Realty Group, 425 W North Avenue, Chicago, 3138

Dropped Offices Jan.

Partners Real Estate Services, 400 E Main Street, Barrington, 6067

Reinstated Jan.

Nancy Van Der Bosch, Koenig & Strey, 538 Chestnut Street, Winnetka, 3790
Dona M Porter, Dona Porter, 1025 1/2 Linden, Wilmette, 3621

Transfers Jan.

Carol Payson from RE/MAX Showcase 3460 to Koenig & Strey, 825 S Waukegan Road
Lake Forest, 3196
Jennifer C. Dennis from Coldwell Banker 3320 to Prudential Preferred Property, 3115 Dundee Road, Northbrook, 3517
Dorothy A. Schaffer from RE/MAX Northwest 6076 to Baird & Warner Residential, 4212 N. Arlington Heights Rd., Arlington Heights, 3149
Rene Brodacz from John Sobol & Assoc. 3417 to Century 21 American Northwest 500 W. Main Street, Lake Zurich, 6255
Eleanor Altman from RE/MAX North 4018 to Koenig & Strey, 819 Waukegan Road Northbrook, 3770
Barbara Rocha from Village Green 4039 to Prudential Preferred Property, 850 Green Bay Rd, Winnetka, 3588
Aysen Civelek from Koenig & Strey 3710 to Prudential Preferred Property, 1890 First Street, Highland Park, 3609
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Janet Schiff from Prudential Preferred 3588 to Coldwell Banker, 552 Lincoln Ave., Winnetka 3650

Liability

Did You Know Licensees Were Held Liable Only 27% of the Time? - A study commissioned by NAR Legal Affairs discovered this and other important facts. Click below to read more and also for ordering information.

<http://www.onerealtorplace.com/LetterLw.nsf/pages/DidKnow>

Banking and Real Estate

The Federal Reserve Board and the Treasury Department are considering a proposal to allow all financial holding companies and bank subsidiaries to engage in real estate brokerage and management activities. This proposal contradicts the long-standing position of the NATIONAL ASSOCIATION OF REALTORS® opposing the mixing of banking and commerce.

Community Profiles

The Community Profiles on the web page have been updated. Each community was mailed a copy of the "old" information and asked to update. Some had no response. We did update the price of the homes on every community from the MLS. We also have on the web page a link to every community in the jurisdiction.

Computer gear

What's the best digital camera?

This is probably the most commonly asked question that we hear at the board. It's impossible to answer with a short, simple reply. Here are the key factors that you need to consider:

Resolution - What are you going to be doing with your pictures? If you're going to be using your pictures primarily for flyers where your printed images will be 5x7 or less, or if you'll be primarily showing your pictures online or emailing them, a lower resolution camera (1 megapixel or less) will work just fine. However, if you're going to be printing full page pictures (8x10) you'll need at least a 2 to 3 megapixel camera. Most of the higher resolution cameras have the multiple resolution settings so you can select a lower resolution when appropriate.

Zoom / Wide Angle lens - If you're going to be using your camera primarily for taking pictures of your listings, the wide angle capabilities of your camera are much more important than the zoom capabilities. The lower the lens number, the better for wide angle use. For example, a Sony Mavica FD85 has a 39-117mm lens, while the Kodak DC215 has a 29-58mm lens equivalent. The Mavica has a much better zoom lens while the Kodak's wide angle is far superior for typical real estate photos. Some cameras have the option of a separate wide angle lens, however these normally will give your pictures a "fish-eye" or distorted effect.

Storage (Memory) - The photos are stored on some type of removable memory media in the camera. The larger the resolution, the more storage that you'll need. The most common types of removable storage

media are floppy diskettes (for the Sony Mavica only), compact flash cards, smart media cards, and the new memory sticks (high end Sony models). Each time the pictures are downloaded to your computer, the memory card is cleared and can be used repeatedly (an unlimited number of times). If you find that your memory card isn't large enough to hold all

Technology empowers the real estate agent, it does not replace the agent

of the pictures that you take before you download, you can purchase a larger capacity card (or reduce the resolution setting to allow the card to hold more images).

Display - Virtually all of today's digital cameras have an LCD color display that allows you to review your pictures before downloading them to your computer. Almost all of these cameras allow you to use the display instead of the optical viewfinder (the "eyepiece" you look through on a traditional camera). In some cases, such as the Sony Mavicas, the viewfinder is eliminated entirely. Some people love using the LCD display to take their pictures, while other much prefer using the optical viewfinder for taking the pictures and only using the LCD display to review them.

The LCD displays can sometimes be very hard to see when taking photos outside in the bright sunlight, so if you don't have a regular viewfinder this can be a problem.

Download Type / Speed - Each camera comes with some method for downloading the camera into your computer. The faster that you can download your pictures, the better. The worst type of connection for downloading a camera is a serial cable. The best connection types are compact flash card or smart media card external card readers (either connected to the parallel or USB ports) or a USB cable. The Sony Mavicas can be downloaded directly from their diskettes. If you're going to process a large number of photos, we recommend that you get a camera with a removable compact flash card or smart media card, and an external USB reader (click here for an example <http://www.us.buy.com/retail/product.asp?sku=10248268&loc=101>)

Price - What's your budget? There are really good digital cameras now available for \$300 or less, however depending on the features you need you could pay up to approximately \$800 (or more). Determine what you're going to do with your camera, and buy only as much camera as you actually need NOW. Spending hundreds of dollars for extra features, super high resolution, overkill on zooming, etc. is

simply a waste.



Steve Volkodav

What is a computer virus?

A computer virus is a program designed to spread itself by first infecting executable files or the system areas of hard and floppy disks and then

Steve's continues

making copies of itself. Note that a program does not have to perform outright damage (such as deleting or corrupting files) in order to be classified as a "virus" by this definition. Viruses usually operate without the knowledge or desire of the computer user. Many people use the term "virus" loosely to cover any sort of program that tries to hide its possibly malicious function and/or tries to spread onto as many computers as possible.

Let's imagine a desk clerk coming to work every day to his office. Everyday he finds a stack of papers with a list of tasks which he must fulfill during his working day. He takes the top paper from the stack, reads the instructions of the superior, follows them carefully, then throws "used" papers into waste basket. Suppose a bad guy sneaks into the office and inserts a paper into the stack with his own task which goes like this:

"Copy this paper two times and put the copies into neighbors' stacks". What will the desk clerk do? He will copy this paper twice, destroy the original one and continue to the next paper in the stack, i.e. will go on working as usual. What will his neighbors do, being as careful workers as he is, when they find a new task? They will do the same thing as the first one did: copy the paper twice and give it to other desk clerks. Altogether we have four copies of the paper already, and the paper will continue to be copied and transferred to other people.

This is approximately this scenario according to which the computer virus works, with programs instead of papers stacks and computers instead of desk clerks. A computer, like a desk clerk, carefully fulfills all the commands contained in a program (task lists), starting from the first one. If the first one like "copy my body into two other programs", the computer will do so, and the

virus command will now be in two other programs. When the computer starts running other "infected" programs, the virus will continue to spread all over the computer in a similar manner.

In the above example about a desk clerk and his office our paper virus does not check whether another stack of papers is infected or not. In this case by the end of the working day all the office will be overrun by piles of such copies, the clerks will have nothing else to do but copy the same text and give it to the neighbors - the first clerk makes two copies of the paper, the next victims of the virus make four copies, then 8, 16, 32, 64 and so on, that is the number of copies each time will increase twice.

If a desk clerk needs 30 seconds to copy one paper and 30 seconds more to pass the copies on, then in an hour there will be more than 1.000.000.000.000.000.000 copies of the virus in the office! Soon, of course, the office will be out of paper, and spreading of the virus will be stopped because of this obvious reason.

Some general tips on avoiding virus infections:

1. Install anti-virus software from a well-known, reputable company, UPDATE it regularly, and USE it regularly.

New viruses come out every single day; an a-v program that hasn't been updated for several months will not provide much protection against current viruses.

2. In addition to scanning for viruses on a regular basis, install and configure it to start automatically each time you boot your system. This will protect your system by checking for viruses each time your computer accesses an executable file.

3. Virus scan any new programs or other files that may contain executable code before you run or open them, no matter where they come from. There have been cases of commercially distributed floppy disks and CD-ROMs spreading virus infections.

4. Be extremely careful about accepting

programs or other files during on-line chat sessions: this seems to be one of the more common means that people wind up with virus or Trojan horse problems. And if any other family members (especially younger ones) use the computer, make sure they know not to accept any files while using chat.

5. Do regular backups. Some viruses and Trojan horse programs will erase or corrupt files on your hard drive, and a recent backup may be the only way to recover your data.

Ideally, you should back up your entire system on a regular basis. If this isn't practical, at least backup files that you can't afford to lose or that would be difficult to replace: documents, bookmark files, address books, important E-mail, etc.

What is the best anti-virus software available?

The following web sites have sections with reviews of various a-v programs:

<http://www.zdnet.com/pcmag/features/utilities98/antivirus/index.html>>
<<http://www.uta.fi/laitokset/virus/>>
<<http://agn-www.informatik.uni-hamburg.de/vtc/naveng.htm>>

The following web sites contain lists of hoax virus':

<http://symantec.com/avcenter/hoax.html>
<http://security1.norton.com/us/intro.asp?venid=sym&langid=us>
<http://vil.nai.com/vil/default.asp>
<http://hoaxbusters.ciac.org>

March Birthdays

1	Mary M. Siegele	Sabu C. Achettu	Barbara	Teresa Sterna-	Janis Harman	Donna	Raya
Sharon Dolezal	Linda H. Wendt	Debra Hymen	Schulenburg	Lopushonsky	Joe Goodman	Hartenstine	Shvartsman
Antigone	William C.	Lisa harris	Arlene Johner	Susan M	Margie Brooks	Jay Chandran	28
Chalmers Rifakes	O'Donnell	Alma Fisher	Thomas Healy	Lindeman	Beverly Temkin	Linda Mann	Betty Finn
Claire Sucusy	Catherine	Clifford	Kristin Caskey	Dolores Fucik	20	24	Chris Kravetz
Margaret	French	Rautenberg	Janice Woods	Susan Tash	Sue Nordstrom	Jane Ruschli	Teresa Cavaligos
Kamarchevakul	Jerald Kost	Judy Simon	Goldblatt	Vernon Benjamin	Leslie Stein	Peter Moulton	Harriet Servos
Gayle Dunn	Constance	Joan C.	Ilene Diana Deak	Meaghan C	Miguel A.	Mickie Berman	David fleischer
Carol Fitzgerald	Snyder	Farquharson	Barbara	Schwall	Pichardo	Kurt Wittenberg	Judith DeRicco
Mary Williams	Deanne Nissen	Laurie B. Epstein	Schulenburg	15	Nancy Doyle	25	29
Don Glanz	5	Jane Brower	Lidia Simtion	Kris Keller	Mary Summerville	Kathryn Silver	Linda Fink
Van Foster	Andrew Mabadi	Jack Keenan	Arlene Johner	Ingrid Dubberke	Linda Rosenberg	Linda Hunter	Michael R.
Elaine Rosenfeld	Marcia Rowley	Carol A. Levy	12	Joel W. Epstein	21	Manlove	Schrauth
Catharine F	Marla Pierson	9	Deepika Syal	Carolynn	Reina Diamond	Patricia	Jean M.
Rogers	Daniel Creaney	Joseph Moll	Michael Troy	Sheridan	Ann-Marie	McGuinness	Chapman
Olga Grossman	Linda K Martin	John Sweetman	Ana Anita Moral	Elizabeth R.	Rogers	Katharine C.	Krystyna Kaczor
Lynn Freitag	Marta Gabovich	Mary Davis	Gunna Lewis	Wieneke	susan Raffel	Pinkus	Segundina
Christine Walton	Don Gelfund	Bridget Krupp	John	16	Nadia Appel	Nancy A	Reyes
2	6	Lee Ann Cordes	Schermerhorn	Maria Goldes	Karen Meyer	London	Yuriy Kadukov
Joanne Toyama	John Bubaris	Pearl Agins	Debra A.	Beverly O'Malley	Marie O. Levin	Edward Hyland	30
Margaret Bunten	Anita M.	Diane M. Strey	Gonzalez	Barbara Modlin	22	Jack	Arlene Anthony
Blanche Kishner	Zabielski	Susan C.	Gunnar Lewis	Sheila Harrigan	17	Schufreider	Jo Ellen Lidov
Sharon Affinati	Deborah	McKenna	13	Susan Polzak	17	Evelyn Leberis	Josefina De
Susan Udvance	Magnuson	Carol Lord	Joan Tierney	Kathleen	Keenan	Elizabeth Galfer	Leon
Jill Okun	7	10	Mary Posner	Keenan	Denise G.	26	Brian DeValk
3	Jennifer	Betty Stuart	Greta Braude	Keenan	Hoeflich	Susan Franken-	Mary Ann
David Rasmussen	Gordon	Cynthia Baniak-	Herman	Denise G.	Suraj P. Malik	stein	Golden
Lauren DeJesu	Zachariah	Warth	Dan Patlak	Hoeflich	Julie C. Miller	James K. Lee	31
Betty F Lehman	Chacko	Jane Chana	Peter M. Consolo	Suraj P. Malik	22	David S. Weiner	Martha J. Rudy
Barbara Tarr	Oleg Kuchkin	Haewon Moya	Mary Posner	Julie C. Miller	22	22	Patricia Gluth
James Kim	Susan	Houda Chedid	Adriana Currea	18	Ellen M. Sider	22	Bruce Bowers
Farrokh Allen	Susan	Valerie Campbell	Joel Goldman	Elizabeth Wrede	Sharon Friedman	Audra M.	James Booth
John T. Sobol	Thompson	Mary Embree	14	Susan Wittig	Elaine B. Madden	Kubilius	Frank Johnson
Soong Lee	Mark Howey	Carole	Andrea Wich	Carol Hunt	23	27	
James Kim	Roberta	Rosenberg	Nancy Butzen	Walter T. Son	James K. Lee	Susan Katz	
David Rasmussen	Goldstein	James W.	William Furst	Susan Cooney	23	Susan Baby	
4	Constance Coll	Heiland	Djuro Mirjanic	19	Mary Lynn	Michelle Corse	
Susan Randhava	Laura Paz	11	Bruce S Blietz	Joan Pedicini	Cleary	Mariellen Moran	
	8				Jeannine Viti	Susan Elsner	

Upcoming Events

Subject	StartDate	Starttime	EndDate	Endtime
WCR Board	2/1/2001	3:00:00 PM	2/1/2001	4:30:00 PM
Fair Housing:Shared Neighborhoods - BAR	2/5/2001	9:30:00 AM	2/5/2001	12:30:00 PM
Code of Ethics - BAR	2/5/2001	1:30:00 PM	2/5/2001	4:30:00 PM
JumpStart	2/6/2001	8:30:00 AM	2/6/2001	4:30:00 PM
Hearing?	2/6/2001	1:00:00 PM	2/6/2001	4:30:00 PM
Hearing?	2/7/2001	1:00:00 PM	2/7/2001	4:30:00 PM
Hearing?	2/8/2001	1:00:00 PM	2/8/2001	4:30:00 PM
Safe Real Estate-Kim Daugherty	2/12/2001	8:00:00 AM	2/12/2001	12:00:00 AM
Realty Court-Kim Daugherty	2/12/2001	12:00:00 PM	2/12/2001	3:00:00 PM
GRI-Schaumburg	2/13/2001	8:00:00 AM	2/13/2001	8:30:00 AM
Terry teaching GRI	2/13/2001	12:00:00 PM	2/13/2001	9:00:00 PM
POSSIBLE CE	2/14/2001	12:00:00 PM	2/14/2001	5:00:00 PM
CI- Ground Leases	2/14/2001	9:00:00 AM	2/14/2001	11:30:00 AM
Computer Club	2/15/2001	9:00:00 AM	2/15/2001	11:00:00 AM
CE-possible TBA	2/15/2001	12:00:00 AM	2/16/2001	12:00:00 AM
Community Coalitions	2/16/2001	11:00:00 AM	2/16/2001	12:30:00 PM
MLSNI Training -All day	2/19/2001	8:00:00 AM	2/19/2001	4:00:00 PM
CE-Advertising	2/21/2001	1:00:00 PM	2/21/2001	4:00:00 PM
CE-to be announced	2/22/2001	8:00:00 AM	2/22/2001	11:00:00 AM
MLSNI Training all day	2/26/2001	8:00:00 AM	2/26/2001	4:00:00 PM
BOD	2/28/2001	1:00:00 PM	2/28/2001	3:30:00 PM
CE-Agency	3/1/2001	8:00:00 AM	3/1/2001	11:00:00 AM
CE-ProStandards Process	3/1/2001	12:00:00 PM	3/1/2001	3:00:00 PM
WCR Board	3/1/2001	3:00:00 PM	3/1/2001	4:30:00 PM
Hearing?	3/5/2001	1:00:00 PM	3/5/2001	1:30:00 PM
JumpStart	3/7/2001	8:30:00 AM	3/7/2001	4:30:00 PM

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