



JULY/AUGUST, 2006
SPECIAL POINTS OF INTEREST

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THE REALTOR®

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Commission Escrow Act Passes Both Houses *Advances to Governor Pataki — Approval Pending*

By Randy L. Kaplan
 Director of Government Affairs

The Commission Escrow Act has overwhelmingly passed the Assembly by a vote of 112-15. The bill, which previously passed the Senate with a 60-1 vote, now goes to Governor Pataki for his consideration. Over the past few years — we have had many barriers to overcome in our attempt to

gain passage for this bill. This year was a battle down to the final moments of session. Many of our legislators took heroic stands in support of this issue. The Judiciary Committee Chair refused to let this legislation come to a vote in the committee. However, Assemblyman Michael Gianaris (our prime sponsor) marshaled enough support for a vote to advance the legislation to the Codes Committee.

Additionally, our troops rallied to encourage Members of the Codes Committee to pass our bill. By a narrow voting margin of 10-9, the Codes Committee advanced our bill to the Rules Committee. Despite the last minute opposition from the Trial Lawyers, who were upset by aspects of the bill, we were able to persevere and our bill advanced to the Assembly floor for a full vote.

Thanks to all of our efforts and the tremendous support of the REALTOR®-friendly legislators in Albany - our bill will be forwarded over to the Governor's office. Finally — after many years of fighting for a much needed Commission Escrow Act — if the Governor signs this bill into law — we will have in place an adequate means of protecting REALTORS® hard earned commissions.

FREE CHECKING — Now Offered at the Long Island Realtor Federal Credit Union

By Tricia Chirco
 Marketing & Communication Director

The Long Island Realtor Federal Credit Union (LIRFCU) will turn 35 years old next year. Established in 1972, the LIRFCU began with the purpose of providing Realtors® with access to car loans, which took into consideration the nature of their

becoming a full service credit union. We look forward to providing more services to our members in the very near future." Once you have established a primary share account with the LIRFCU and maintain a minimum of \$100.00, you are eligible to open a free checking account. There will be no monthly service charge, no minimum balance required, no per-check charges, and you get unlimited transactions. If you do not already have an established

savings account with the credit union, opening up one is a snap. For information visit www.lirfcu.com or feel free to contact Luisa Harman at 631-661-4800 extension 371 who will gladly answer all of your questions. Realtors are also welcome to visit the Credit Union in person, Monday through Friday between the hours of 9 a.m. — 5 p.m. The Credit Union is conveniently located at 346 Sunrise Highway in West Babylon. The LIRFCU continues to grow and as a

result they have become more progressive in terms of how they do business. Luisa Harman, LIRFCU Manager says, "In order to stay competitive with other credit unions, we need to meet the demands of our current customers while also offering a variety of products that will attract new members." Harman further notes that, "The addition of free checking and direct deposit gives Realtors® one more reason to join if they haven't done so already."



Pictured here (l to r) are: Gilbert Picard, LIBOR President; Luisa Harman, LIRFCU Manager; and Tony Russo, LIRFCU President.

compensation — and the fact that many operated as Independent Contractors. Gil Picard, LIBOR President said, "Although times have changed significantly over the past three decades, the credit union still operates under the same principle as it did from day one — the members are our top priority." Picard further states, "All members and their families are encouraged to join and take advantage of this Board's benefit." Today, the LIRFCU offers Realtor® members and their families a comprehensive line of products. They include: competitive interest bearing savings accounts, low rates on shared secured loans and personal loans, new and used auto loans, mortgage programs, credit cards and now free checking and direct deposit. Tony Russo, LIRFCU President says, "This is truly the first step in

NAR Technology Survey Reveals Heavy Tech Investment By Realtors®

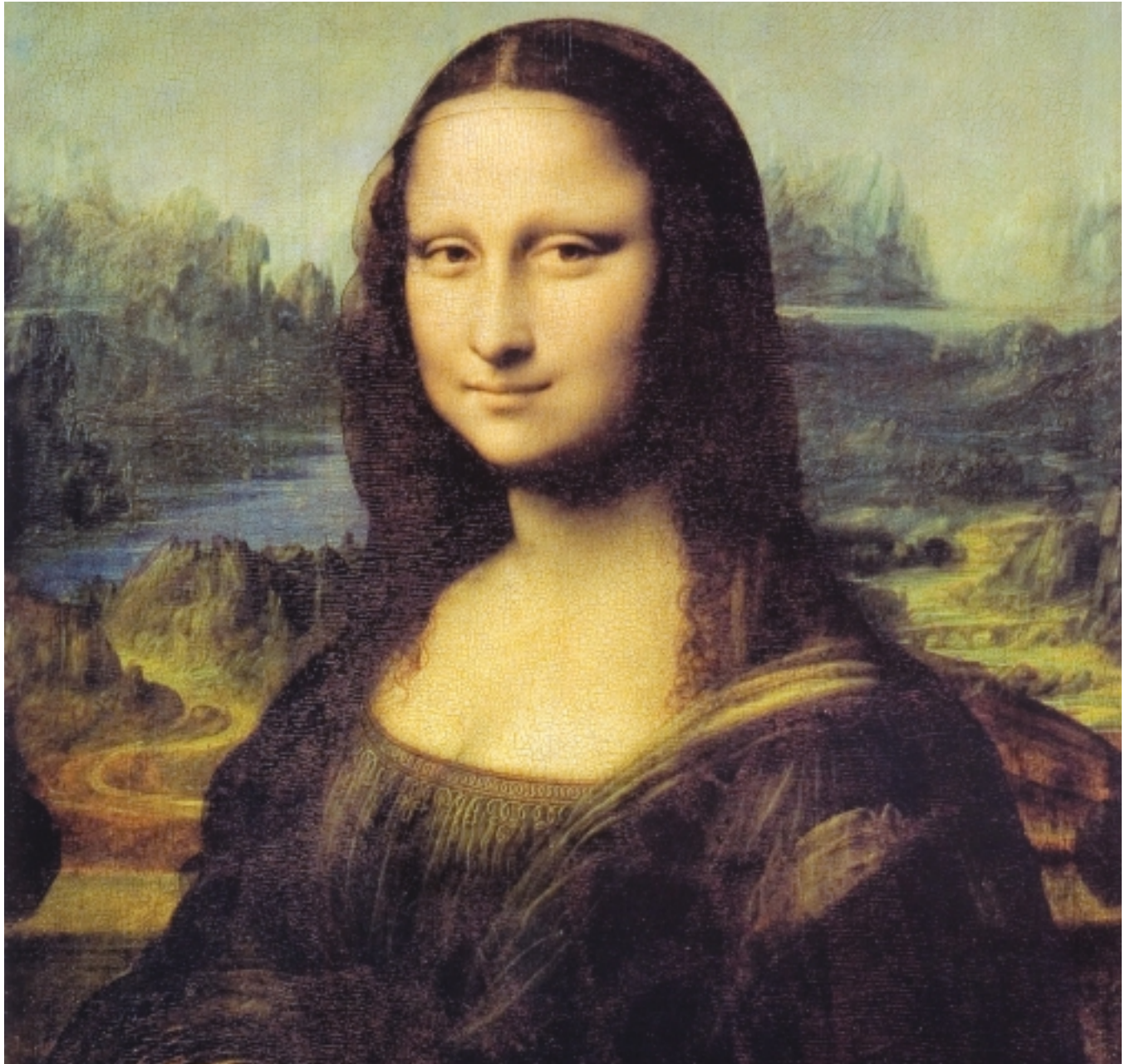
The number of Realtors® with Web sites has increased 129 percent over the past five years, and many of the sites display property listings, according to a new survey by the National Association of Realtors®. The 2006 Realtor® Technology Survey, conducted by NAR's Center for REALTOR® Technology, reveals that the Internet ranks third in generating leads, behind referrals and repeat clients, and ahead of community involvement. The survey also shows that there is a clear connection between technology spending and Internet-generated leads, and that getting leads from the Internet continues to grow. A complete copy of the survey is available on the REALTOR ONLY website at <http://www.mlsli.com/ro/research/surveys.cfm> Realtors® have invested heavily in Internet technology and security, through Multiple Listing Systems and individually, in the past several years. For example, the survey showed that thus far in 2006, 56 percent of agents spent more than \$1,000 apiece on technology and that 30 percent spent \$2,000 or more. In addition, 16 per-

cent of agents and 28 percent of brokers are now spending more than \$1,000 annually on their Web sites. Realtors® with personal business Web sites — not including an area on a broker's site — was 71 percent in 2006, compared to 31 percent in 2002, showing a jump of 129 percent.



"Consumers are able to use information portals to look for homes to buy because Realtors® have invested huge amounts of resources in technology to make accurate information available on secure sites, thus bringing added value to the transaction. All this information is available to consumers, free of charge, 24 hours a day," said Thomas M. Stevens, 2006 NAR President. The survey also showed that the amount of investment in Web sites has a direct

relationship to the number of leads coming from the Internet. Thus, 40 percent of those who spent more than \$5,000 on their Web site showed that more than 60 percent of their leads come from the Internet. More good news is that Realtors® are also reacting more quickly to online inquiries. In a surprising change from past surveys and findings, over half the survey respondents indicated that it takes them less than two hours to respond to an Internet inquiry, and only 2 percent indicated that it took them more than a day to respond. That compares with a 2004 survey showing that only 27 percent of practitioners responded within eight hours to an online inquiry and 46 percent of inquiries received no responses. With the expanding role of technology in today's real estate business, the Multiple Listing Service of Long Island continues to serving its participants by offering a comprehensive line of innovative products and services to help grow their business and stay competitive. Plan to attend the annual MLS Tech Fair scheduled for Thursday, October 5th at the Long Island Marriott, Uniondale and learn how you can make the most out of today's technology.



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Appreciation Rates Returning to Normal Patterns

By **Tricia Chirco**
Marketing & Communication Director

Recent housing data released by the Multiple Listing Service of Long Island, Inc. (MLSLI) shows signs that home price appreciation rates have returned to normal patterns. According to the June 2006 figures, the median closed home price for Long Island, including Queens, Nassau and Suffolk counties, was \$460,000. This figure represents a 7.2 percent increase over the \$429,000 median closed price reported a year ago. The national median existing-home price for all housing types is forecasted to rise 5.3 percent this year to \$231,300.

All three counties represented by MLSLI reported higher home prices in June 2006 versus June 2005. In June 2006, Nassau and Suffolk counties reported closed median home prices of \$500,000 and \$410,500 respectively, representing annual increases of 6 and 7 percent when compared to June 2005 data. Moreover, Queens County con-

tinues to show double digit appreciation rates with an unprecedented closed median home price for June 2006 of \$503,700, representing a 17.1 percent increase over home prices reported in June 2005.

Christopher Armstrong, MLSLI President says, "The good news for the real estate market is that U.S. Federal Reserve Chairman Ben S. Bernanke recently hinted in an official announcement that the two-year run of interest-rate increases may be near an end. If this is true, it will increase consumer confidence and provide purchasers with the continuity they need to determine their purchasing power today — and over coming months." The average current 30-year fixed-rate mortgage is approximately 6.5 percent and should average 6.9 percent during the second half of the year.

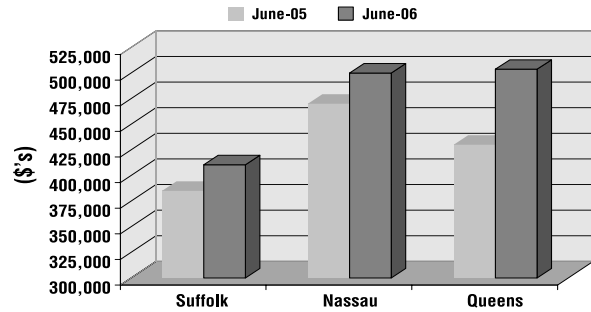
NAR's chief economist, Dr. David Lereah said, "Home sales are settling into a slower pace, but 2006 is still expected to be the third strongest on record. In this case, experiencing a slowing from a hot market is a good thing because we need a solid

housing sector to provide an underlying base to the economy, and slower appreciation will help to preserve long-term affordability."

Historically, home prices rise 1.5 to 2 percentage points faster than the rate of

inflation, so the rise we anticipate in existing home prices this year is actually a little above the high end of historic norms," Lereah said. "The double-digit home price gains we saw in 2005 underscore what a superlative year it was."

LONG ISLAND CLOSED MEDIAN HOME PRICES Suffolk, Nassau & Queens June 2005 vs. June 2006



The First Annual REALTOR® Spirit Award — Deadline Extended to August 31st

By **Christina DeFalco**
Public Relations & Communications Specialist

The Long Island Board of REALTORS® 2006 Public Relations Committee has recently extended the deadline for the first annual REALTOR® Spirit Award Contest to August 31, 2006. This new program recognizes REALTORS®, either individually, as an office or as a Chapter, who have made exceptional contributions in their community. Eligible activities might include volunteer work, charitable efforts, youth related activities, or anything that shows an extraordinary commitment to community service.

Thirteen REALTORS®, one from each LIBOR Chapter and Division, will be selected to receive a \$500 donation to their charity/organization of choice. The winners will be awarded at their respective Chapter and Division meetings in September/October, and will be profiled in the November issue of the REALTOR. Additionally, news releases will be distributed by LIBOR's Communication department to all the local media. It's a great opportunity to get involved and get noticed!

Since the announcement of the Spirit Award at the March Board of Directors meeting REALTORS have been sending in

applications, exemplifying the true essence of this award and what LIBOR's Public Relations Committee wishes to recognize. One such example is Dorothy Mezik of Century 21 Northern Shores. Dorothy became a REALTOR® after thirty years as a registered nurse, ten of which she was a local visiting nurse. Dorothy decided to write up a brochure to give out to clients after a presentation, and the "Nursing Realtor" brochure was born. Since Dorothy worked for the Visiting Nurse Service and Hospice of Suffolk, she wanted to bring attention to and fund raise for this wonderful organization. As indicated in her brochure, Dorothy will donate \$500 to the Visiting Nurse Service and Hospice for each closed real estate transaction, with her goal being \$10,000!

All across the island REALTORS® such as Dorothy are making a difference in their communities, please let us know; whether it is to nominate yourself or someone you know. The entry form is available through the REALTOR Only website at mlsli.com or through Documents on Demand #151. All entries must be received by August 31, 2006 and will automatically be submitted for consideration for the 2006 LIBOR Community Service Award. For additional information, contact Christina DeFalco at 631-661-4800 ext. 358.

LIBOR Presents Check to Ronald McDonald House of Long Island

LIBOR chose the Ronald McDonald House (RMH) as the recipient of the fundraising efforts made at the Annual Education Conference and Trade Expo. Realtors raised over seven thousand dollars to be donated to this worthy charity. Several LIBOR Chapters have embraced this cause and have scheduled events to benefit Ronald McDonald House in the upcoming months.

Pictured are (l-r) LIBOR President Gil Picard, LIBOR Education Chairperson

Donald Scanlon, and LIBOR Education Vice Chairperson Deana Herrick presenting Silvana Gullo, Executive Director of the Ronald McDonald House (2nd from right) with a check in the amount of \$7,500 to be donated to the Ronald McDonald House of Long Island. Funds were raised at the Annual Education Conference and Trade Expo.

Pictured are LIBOR's 2006 Education Committee with Silvana Gullo, Executive Director of the Ronald McDonald House.



The Jamaica Central Queens Chapter is one such chapter to hold an event to raise funds for the Ronald McDonald House. A fundraising dinner was held on July 20th at the World's Fair Marina Restaurant in Flushing with guest speaker the Honorable Michele R. Titus, NYS Assembly Member; \$5,000 was raised for the cause. Pictured are (l-r) Moses Seuram, LIBOR Director; Gil Picard, LIBOR President; Bridget Allim, Jamaica Central Queens Chapter President; Buddy Hoosein, LIBOR Queens Vice President; Michele Titus, NYS Assembly Member; Barbara McDonough, Jamaica Central Queens Chapter Secretary; Silvana Gullo, Executive Director of the Ronald McDonald House; Mel Farkas, LIBOR Director and Nazim Mohamed, LIBOR Director.

Real Estate Education Enhancement Bill Goes to the Governor

The NYSAR-supported education management bill, which would among other things increase the hours of qualifying coursework for new licensees, was sent to Gov. George Pataki on Friday, July 14, for his consideration. The governor has until Wednesday, July 26, to approve or disapprove this legislation.

During the July LIBOR Board of Directors meeting, Education Chairperson Donald Scanlon explained that if signed into law,

classroom hours required to obtain a salesperson's license would increase from 45 to 75 hours. The proposal also increases from one to two years the number of years of supervision to be eligible for a broker's license, requires office managers to hold a broker's license, eliminates the so-called "grandfather clause" exemption for continuing education (applies only to those licensed after the enactment of the bill into law), and the creation of new photo pocket identification cards.

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 for the betterment of their communities, their profession, and their livelihood.

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President's Message

By Gilbert Picard LIBOR President

LIBOR Six Month Report Card

- Commission Escrow Act — A+ Passed the Senate and Assembly, waiting for Governor to sign
- Three times as many press appearances than last year
- \$100,000 budget for public relations committee
- Internal Audit — committee working
- North Shore Service Center — Lease signed
- Education — Huge success — standing room only!
- General Membership Meeting with Four remote voting sites
- Credit Union —
- Increased RPAC money to elected officials — Local Revenue sharing
- Savings — through Treasurer we project \$13,000 savings for postage expense for 2007 by cutting back mailers that was unnecessary — more to come!
- Appointed young new vibrant career oriented Vice Chairs in 2006, for example members committee and public relations committee
- Hillary Clinton addresses LIBOR members at Hilton Hotel
- FPC — Fundraiser for congressman Steve Israel



Increase Services — Free Checking Now Available

• New Universal Electronic Lockbox — See Joe's Article on Page 6

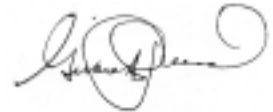
• Increase Business Affiliate Relationships - Meeting with LIBI

• Ronald McDonald House Fundraising — Close to \$20,000 Raised by LIBOR to date

• Extensive meetings and training for our PSC

8/03/06

This President has had the passion and determination to get things done for our members and has accomplished much on our agenda! Thank you to the chairpeople of our committees.



New RSC Location Scheduled to Open in Late September

By Tricia Chirco
 Marketing & Communication Director

The Long Island Board of Realtors®, Inc. has recently added a fourth location to the list of Realtor Service Centers available to members across Long Island. Construction is underway at the Woodbury location and the completion of this phase is anticipated by the end of August, after which furnishings and computer equipment, etc. can begin to be delivered and set up. The North Shore RSC has its first class scheduled for September 28th (see pages 28-29 for course schedule) and leadership is confident that the service center will be ready to accommodate the class at that time.

The new RSC is located at 100 Crossways Blvd in Woodbury and will service the North Shore Realtor community. The service center is conveniently located off exit 14-E off the Seaford Oyster Bay Expressway, right by the Cablevision Building. The Woodbury Realtor Service Center will offer members all the programs and services currently offered in the other

three locations. Realtors® on the North Shore will be able to use the new location to conveniently pay their LIBOR dues, MLS Bills, purchase forms, pick up a lock box, and much more.

The Service Center will also offer Computer Education courses as well as professional development classes. Sales and Broker Qualifying Courses will be offered in the Woodbury location, general education classes, computer classes like, "Get Stratified", and even CE classes will be scheduled to take place at the new location. Joseph Mottola, CEO of LIBOR/MLS said, "We are excited to add this location because it makes our programs and services easily accessible to a large block of our Realtors." Mottola further notes, "As LIBOR's membership continues to increase the need to expand our facilities and locations grows as well."

The facility is scheduled to operate 9 a.m. — 5 p.m., Monday through Friday. Watch for details on the Grand Opening Celebration at the North Shore location where you will be welcome to come and take a tour.

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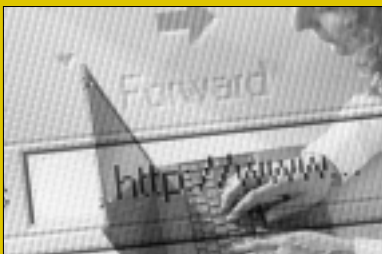


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From Where I Sit

By Joseph E. Mottola, GRI

Chief Executive Officer, LIBOR/MLS



Two of the main issues facing Realtors® today are security and liability.

When you give a key out for one of your properties how do you know the person you gave the key to is a Member of the Board or a licensed agent, for that matter. Just because he has a business card?

When you put an old keyed lockbox on one of your properties how do you know who is gaining entrance to the property?

There may be 10,000 keys out there in the hands of people who were in the real estate business many years ago or had simply purchased a key from a company that sold lockboxes for some other purpose.

The LIBOR Board of Directors, in what will be a far reaching and forward thinking decision, is committing to a program where each Member of the Board will be issued a photo ID card the size of a credit card and each real estate office will be supplied with a card reader.

The new system provided by SentiLock will serve two purposes. First, the ID cards will be just that...a quick, effective means of identifying an agent. If an agent comes to a broker's office and asks for a key, the office will be able to validate the agent's ID by inserting it into their card reader which is simply hooked up to their PC. If the agent is not in good standing, it will show his membership status that way. You wouldn't give him a key and you wouldn't even have to cooperate with him in allowing access to anything based on his membership non-status.

Most importantly, SentiLock will become the new lockbox provider replacing Supra and the ID card will be your access to the new SentiLock lockboxes.

If an agent finds a lockbox on a house, he will no longer have to travel to a bro-

ker's office to pick up a key or go to West Babylon to subscribe to the lockbox program. He can just take his ID card slip it into the lockbox and be all set.

Agents who currently have SUPRA lockboxes will get a free swap for the new SentiLock box. Agents who would now like to use lockboxes will be able to buy them knowing full well that every other agent will have the ability to access the property.

Hopefully this new program will make it easier for agents to discontinue use of the old fashioned, key boxes. The exposure to agents who use the old key boxes is significant in the event of theft or property damage. The usability and features of the system with its different access options and tracking will help minimize agent exposure to claims which arise from today's lockboxes in use.

The program will be funded by a LIBOR dues increase of \$50.00 per member and will provide a long needed service. LIBOR dues have not been increased in the past four years. Historically Long Island agents have paid the lowest fees in the country. For example, the range of agent fees for Multiple Listing around the country is \$30.00 to \$60.00 per month and a LIBOR agent currently pays MLS only \$55.00 per year.

We will be providing more information on the program and when the time for distribution comes, we will be offering classes for those who have lockboxes and other training opportunities and materials for those who just have the ID Access card.

If we do not have your photo on file please email it to photos@mlsli.com along with your LIBOR member number, name and phone number.

"SentiLock will become the new lockbox provider and the ID card will be your access to the new SentiLock lockboxes."

Executive Planner

MEETINGS & EVENTS: For more details & information, please call the LIBOR Staff Liaison listed below. For special events & chapter information, contact Connie Aiello at 631-661-4800, ext. 361.

LIBOR Members Only May Register & Prepay ON-LINE for Chapter/Division Meetings & Events! Go to: www.mlsli.com/chapterreg/meetings.asp. VISA, MASTERCARD, AMEX & DISCOVER accepted. NOTE: On-line registration CLOSED at 4:30PM on the previous business day before this event.

AUGUST 2006

**8/2 — Wednesday
LIBOR EXECUTIVE COMMITTEE**
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

**8/3 — Thursday
SUFFOLK SOUTH SHORE CHAPTER**
All are invited to bring family & friends for a day of socializing and networking at "Sailor's Haven", Fire Island. Bring a cooler and whatever else you need for a day at the beach. Sailor's Haven is accessible by ferry from Sayville or you can anchor your boat on the bay side and wade in. There is a concession stand, showers, bathrooms and Sunken Forest Nature Trail. Free and no rsvp. Questions? Call Georgia Westcott @ 631-422-5511. Visit our website: www.libor.com/suffolksouthshore.

**8/4 — Friday
QUEENS NORTH SHORE CHAPTER**
9:00am — Education Seminar & Networking Breakfast. Adria Hotel & Conference Center, Bayside. Guest speakers: Tony Smith-PSC Chairman & Cathy Nolan, Esq.-Board Counsel. "Protect Your Commission! Come see a Mock Arbitration Hearing." Cost: \$12.00 per person - limited seating, reserve early. RSVP: Laura Copersino @ 718-631-8900 x335. Visit our website: www.libor.com/queensnorthshore.

**8/7 — Monday
HUNTINGTON TOWNSHIP CHAPTER**
5:00pm — Networking Cocktail Party ~ Guido's Italian Restaurant, Huntington Village. Mouth-watering hot & cold hors d'oeuvres & cash bar. Featuring Silent & Chinese Auctions to benefit Huntington Hospital's Women's Heart Program. Cost: \$20.00 per person. RSVP by 8/4/06: Peter Demidovich @ 631-944-8881. Visit our website: www.libor.com/huntingtontownship.

**8/9 — Wednesday
NASSAU SOUTH SHORE CHAPTER**
6:30pm — Sunset Dinner Cruise! Set sail aboard the beautiful brand new Nautical Empress featuring a spectacular new menu, open bar, sit-down dinner, dancing & DJ. Boarding at 6:30pm; Departure promptly at 7:00pm from Woodcleft Avenue Dock, Freeport. Cost: \$60.00 per person — no reservations accepted after 8/6/06. RSVP: Isa Stykes or Pat Levitt @ 516-377-6200. Visit our website: www.libor.com/nassausouthshore.

**8/9 — Wednesday
MLS EXECUTIVE COMMITTEE**
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

**8/15 — Tuesday
CREDIT UNION BOARD OF DIRECTORS**
10:00am — Realtor Service Center, West Babylon — Upper Conference Room. Staff liaison: Luisa Harman ext. 371.

**8/16 — Wednesday
MLS BOARD OF DIRECTORS**
9:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

**8/17 — Thursday
SUFFOLK NORTH SHORE CHAPTER**
7:00pm — Annual Clambake & Elections Mtg. ~ Lombardi's On The Sound at Port Jefferson Country Club, Port Jefferson. Cocktail Hour, Open Bar (during cocktail hour only), Buffet Dinner featuring whole lobsters & complimentary wine, Dancing to 'Kromprier Enterprises'. Cost: \$70.00 per person — prepaid only. RSVP by August 12: Millie Thomas @ 631-929-3600. Visit our website: www.libor.com/suffolknorthshore.

**8/17 — Thursday
LIBOR/MLS ORIENTATION**
8:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Debbie Franco @ LIBOR ext. 364.

**8/22 - Tuesday
LONG ISLAND COMMERCIAL NETWORK**
8:30am — On Parade Diner, Woodbury. Networking Breakfast & Marketing Session. Bring your 'haves & wants', business cards, property data sheets & an associate to expand your network! Cost: \$15.00 LICN Members, \$20.00 non-members. For more information, contact Harvey Kolin @ 631-422-5511 ext. 122. Visit our website: www.licommercialnetwork.org.

**8/24 — Thursday
AWARDS COMMITTEE**
9:30am — Realtor Service Center, West Babylon — Classroom A. Staff liaison: Connie Aiello @ LIBOR ext. 361.

**8/31 — Thursday
LIBOR EXECUTIVE COMMITTEE**
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

SEPTEMBER 2006

**9/4 — Monday
LABOR DAY OBSERVED ~ ALL BOARD OFFICES CLOSED**

**9/5 — Tuesday
WOMEN'S COUNCIL OF REALTORS**
9:00am — ELECTION MEETING! Details to follow... For more information, call Elise Williams @ 516-364-1901. Visit our website: www.libor.com/wcr.

**9/6 — Wednesday
MLS EXECUTIVE COMMITTEE**
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

**9/7 — Thursday
LIBOR NOMINATING COMMITTEE**
9:00am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

**9/8 — Friday
QUEENS NORTH SHORE CHAPTER**
9:00am — ELECTION MEETING! Details to follow... For more information, call Laura Copersino @ 718-631-8900. Visit our website: www.libor.com/queensnorthshore.

**9/11 — Monday
WESTERN QUEENS CHAPTER**
10:00am — BLOOD DRIVE ~ Details to follow... For more information, call Kenneth Dunn @ 718-779-1111. Visit our website: www.libor.com/westernqueens.

(Continued on page 12)

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✓ Soil Testing	✓ Restoration Inspections	
✓ Thermal Imaging	✓ Rental Inspections	
✓ Termitic Inspections	✓ Residential Building Design & Plans Issues	
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LIBOR NEWS

Women's Council of REALTORS®

by *Elise Williams*
 Acting WCR
 President

Long Island Chapter
 WCR-NewYorkState.com



Mission of the Women's Council of REALTORS®:
 We are a community of real estate professionals creating business opportunities, developing skills for the future and achieving our individual potential for success.

New Faces Wanted

I want to thank all of our readers who responded to my call for volunteers who were interested in taking an active role in Womens Council of Realtors in 2007. Our nominating committee met last week and thanks to your warm response we will be seeing a lot of new faces and new ideas in the coming year. 2007 promises to be a very exciting year. We still have some openings on committees and are looking for a "few good women" to fill these openings. Anyone interested????????? Please call me at 516-364-1901.

It's July and our year is more than half over. Long Island is in the middle of a changing market. More than ever we need the support and networking opportunities that an organization like WCR can provide. Not only on a local level but a national level as well.

Our national magazine, sent to all members keeps us up to date on what going on in Real Estate across the United States. The articles contain many tips on how to adjust to our new market. Our teleconferencing meeting in June with Joann Fosland was a great success. For those of you who were unable to participate, you

missed a great meeting. We had an excellent meeting from the comfort of our home or office. WCR will be hosting another teleconference meeting in the near future. Make sure that you don't miss the next opportunity to participate in this innovative way to connect with realtors.

Our election meeting is scheduled for September 21st with Joe Meyers. The topic will be "HOW TO MAKE TODAY'S MARKET CHANGES WORK TO YOUR BENEFIT." Watch for further details.

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 Marilyn Urso (516)921-0220
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 Elise Williams (516)364-8148
VP-Membership
 Charlotte Vanderwaag . . (516)248-9494
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 Michelle Spronck (631)420-7610
Secretary
 Isa Stykes (516)377-6200

Back by Popular Demand... Another RPAC Day at the Races

Come Join Us at Belmont Race Track

When: Thursday, September 14, 2006

Buffet Lunch: 12:00pm to 4:00pm

1st Race Begins @: 1:00 pm

Amount: \$100.00 (Checks made payable to LIBOR)
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Includes: Clubhouse Admission, Post Parade Program, Full Gourmet Buffet, Private Betting Window, Tax & Gratuity and LOTS OF FUN!!!!

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YES, I will attend the Day at the Races.

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Mail your RPAC contribution along with this form or call with your charge:

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Chapter & Division Report

By **Christina DeFalco**

Public Relations & Communications Specialist



Our goal for 2006 is to increase public awareness in regards to all the outstanding endeavors our LIBOR Chapters and Divisions are partaking in throughout the year. In order to make this possible, I need your help. I need your cooperation by sending me information on all Chapter and Division events that have taken place, as well as any upcoming event that you wish to publicize; this should be done in a time sensitive manner. Please call me at (631) 661-4800 Ext. 358 or email me at cdefalco@mnlsl.com with any questions or comments.

The **SUFFOLK SOUTH SHORE CHAPTER** is having a "Realtors Beach Day!" on Thursday, August 3rd from 8:00am at Sailor's Haven in Fire Island. All are invited to bring family and friends for a day of socializing and networking. Bring a cooler and whatever else you need for a day at the beach. Sailor's Haven is accessible by ferry from Sayville or you can anchor your boat on the bay side and wade in. Concession stand, showers, bathrooms and Sunken Forest Nature Trail. Free and no RSVP!! Please contact Georgia Westcott at 631-422-5511 with any questions. Visit <http://www.libor.com/suffolksouthshore/>.

The **QUEENS NORTH SHORE CHAPTER** is having an education seminar and networking breakfast on Friday, August 4th at 9:00am at the Adria Hotel & Conference Center in Bayside. Special guests: Tony Smith-PSC Chairman and Cathy Nolan, Esq.-Board Counsel. Topic: "Protect Your Commission! Come see a Mock Arbitration Hearing." The cost is \$12 per person, limited seating, reserve early. Please RSVP to Laura

Copersino at 718-631-8900 ext.335. Visit <http://www.libor.com/queensnorthshore/>.

The **HUNTINGTON TOWNSHIP CHAPTER** is having a Networking Cocktail Party on Monday, August 7th at 5:00pm at Guido's Italian Restaurant in Huntington Village. Exquisite hot and cold hors d'oeuvres and cash bar. Featuring Silent & Chinese Auctions to benefit Huntington Hospital Women's Heart Program. The cost is \$20.00 per person. Please RSVP to Peter Demidovich at 631-944-8881, hosted by Maryann Amato & Judy Edge. Visit www.libor.com/huntingtontownship.

The **NASSAU SOUTH SHORE CHAPTER** is having a Sunset Dinner Cruise on Wednesday, August 9th at 6:30pm on the Nautical Empress, boarding from Woodcleft Avenue Dock in Freeport. Boarding at 6:30pm ~ Departure promptly at 7:00pm then set sail aboard this beautiful brand new ship, the NAUTICAL EMPRESS, featuring a spectacular new menu, open bar, sit-down dinner, dancing & DJ. Ship returns to dock at 11:00pm. The

cost is \$60.00 per person Please RSVP to Pat Levitt or Isa Stykes at 516-377-6200. Visit www.libor.com/nassausouthshore.

The **SUFFOLK NORTH SHORE CHAPTER** is having their annual Clambake and Elections meeting on Thursday, August 17th at 7:00pm at Lombardi's On the Sound in Port Jefferson. Details: 7:00-8:00pm: Cocktail Hour-enjoy open bar and hors d'oeuvres on the deck overlooking the Long Island Sound. (Open Bar during cocktail hour only.) 8:00-11:00pm: Sumptuous Buffet Dinner featuring whole lobsters and complimentary wine! Dance to the sounds of Krompier Enterprises. Cash Bar. The cost is \$70.00 per person. Please RSVP to Millie Thomas at 631-929-3600 ~ PREPAID RESERVATIONS ONLY. Visit <http://www.libor.com/suffolknorthshore/>.

The **LONG ISLAND COMMERCIAL NETWORK** is having a networking breakfast and marketing session on Tuesday, August 22nd at 8:30am at the On Parade Diner in Woodbury. Don't forget to bring plenty of business cards, your property data sheets, your "Haves & Wants" and an associate to expand your network! The cost is \$15.00 LICN members, \$20.00 non-members. For more information, contact Harvey Kolin at 631-422-5511, ext. 122. Visit www.licommercialnetwork.org.

The **WOMEN'S COUNCIL OF REALTORS** is having an elections meeting on Tuesday, September 5th at 9:00am. Details to follow. For more information contact Elise Williams at 516-364-1901. Visit www.libor.com/wcr.

The **QUEENS NORTH SHORE CHAPTER** is having an elections meeting

on Friday, September 8th at 9:00am. Details to follow. For more information contact Laura Copersino at 718-631-8900. Visit www.libor.com/queensnorthshore.

The **WESTERN QUEENS CHAPTER** is having a BLOOD DRIVE on Monday, September 11th at 10:00am. Details to follow. For more information contact Kenneth Dunn at 718-779-1111. Visit www.libor.com/westernqueens.

The **CENTRAL NASSAU CHAPTER** is having an election meeting on Tuesday, September 12th at 9:00am. Details to follow. For more information contact Majorie Lord at 516-354-6500. Visit www.libor.com/centralnassau.

The **NASSAU NORTH SHORE CHAPTER** is having an election meeting on Thursday, September 14th at 9:00am. Details to follow. For more information contact Barbara Bucovetsky at 516-364-466. Visit www.libor.com/nassaunorthshore.

The **QUEENS NORTH SHORE CHAPTER** is having a FUNDRAISER on Friday, September 15th at 5:30pm. Details to follow. For more information contact Laura Copersino at 718-631-8900. Visit www.libor.com/queensnorthshore.

The **SUFFOLK SOUTH SHORE CHAPTER** is having an elections meeting on Tuesday, September 19th at 9:00am. Details to follow. For more information contact Georgia Westcott at 631-422-5511. Visit www.libor.com/suffolksouthshore.

The **JAMAICA CENTRAL QUEENS CHAPTER** is having an elections meeting on Thursday, September 28th at 9:00am. Details to follow. For more information contact Bridget Allim at 917-324-5428. Visit <http://www.libor.com/jamaicacentralqueens/>.

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LIBOR NEWS

Central Nassau Chapter Annual Fire Island Excursion



The Central Nassau Chapter held its Annual Fire Island Excursion on July 11th. Realtors cruised the Great South Bay aboard the "Moonchaser" with an evening of dinner and dancing at Flynn's Restaurant in Fire Island to follow. Pictured left are the Central Nassau Chapter Officers (l-r) President Marjorie Lord, Treasurer Barbara Gumm, Secretary Pia Hutton and Vice President Donna Devito.

Also in attendance were (top, l-r) James Reed, Deputy Commissioner of Consumer Affairs Nassau County; Susan Helsinger, LIBOR Director; Barbara Ford, MLS Treasurer; Audrey Livingstone, LIBOR Director; Gil Picard, LIBOR President; Peter Caruso LIBOR Director; (bottom, l-r) Wesley Ford, NYSAR Director; Carol Gallo-Turschmann, LIBOR Director and Morton Kaplan, NYSAR Director.



LIBOR Welcomes New Legislative Liaison

Meredith E. Dulberg has joined our staff in the Government Affairs Department as our Legislative Liaison. Meredith has a law degree and has worked as a Legislative Assistant for New York State Senator George D. Maziarz (Buffalo). She will be focusing on



the local real estate-related issues that affect Nassau, Suffolk and Queens as well as strengthening our relationships with LIBOR's local elected officials. Her education and experience will make her an asset to LIBOR/MLS. Meredith can be reached at extension 306.

Executive Planner (Continued from page 6)

9/12 — Tuesday
CENTRAL NASSAU CHAPTER
 9:00am — ELECTION MEETING!
 Details to follow... For more information, call Marjorie Lord @ 516-354-6500. Visit our website: www.libor.com/centralnassau.

9/13 — Wednesday
LIBOR BOARD OF DIRECTORS
 9:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

9/14 — Thursday
NASSAU NORTH SHORE CHAPTER
 9:00am — ELECTION MEETING!
 Details to follow... For more information, call Barbara Bucovetsky @ 516-364-4663. Visit our website: www.libor.com/nas-saunorthshore.

9/14 — Thursday
CREDIT UNION BOARD OF DIRECTORS
 10:00am — Realtor Service Center, West Babylon — Upper Conference Room. Staff liaison: Luisa Harman ext. 371.

9/14 — Friday
QUEENS NORTH SHORE CHAPTER
 5:30pm — FUNDRAISER ~ Details to follow... For more information, call Laura Copersino @ 718-631-8900. Visit our website: www.libor.com/queensnorthshore.

9/19 — Tuesday
SUFFOLK SOUTH SHORE CHAPTER
 9:00am — ELECTION MEETING!

Details to follow... For more information, call Georgia Westcott @ 631-422-5511. Visit our website: www.libor.com/suffolkouthshore.

9/21 — Thursday
LIBOR/MLS ORIENTATION
 8:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Debbie Franco @ LIBOR ext. 364.

9/28 — Thursday
JAMAICA CENTRAL QUEENS CHAPTER
 9:00am — ELECTION MEETING! Details to follow... For more information, call Bridget Allim @ 718-297-0707. Visit our website: www.libor.com/jamaicacentralqueens.

SPECIAL EVENTS... SAVE THE DATES! MARK YOUR CALENDARS!

September 17-20
NYSAR Convention/Fall Meetings
 Saratoga, NY

October 5
5th Annual MLS TECH FAIR
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October 24
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E-Mail randal@destinyrealtyny.com

LIBOR NEWS



Mets vs. Cardinals RPAC Fundraiser
Thursday, August 24, 2006
Shea Stadium • 7:10 pm



Cost: \$100.00 per Ticket • Checks Made Payable to LIBOR
\$49.00 Goes Towards Your RPAC Contribution

Also Includes \$15.00 of Mets Money Good at Any Food or Souvenir Stand
Transportation Is Not Included

This is your chance to see MLB Leading Home Run Slugger Albert Pujols and the Cardinals at Shea.

You must call Maryann @ 631-661-4800 ext. 354 to make your RPAC contribution and confirm your tickets today!



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LIBOR CANDIDATE NOMINATING INFORMATION

LONG ISLAND BOARD OF REALTORS®, INC.
MULTIPLE LISTING SERVICE OF L.I., INC.

100 Sunrise Highway, West Babylon, NY 11794
 516-339-4822 • Fax: 516-339-4823

JOSEPH S. MORILLA
 Chief Executive Officer

July 2006

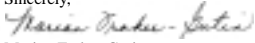
Dear Fellow REALTOR®,

The Nominating Committee will meet soon to formulate a slate of LIBOR candidates for the Director and Officer positions for 2007 to be nominated to the membership.

To ensure that the best possible candidates are considered, the Committee solicits input from all REALTOR® members. If you would like to be considered for nomination as a Director or an Officer for 2007, or if you would like to recommend another REALTOR® as a nominee for one of these positions, please fill in the attached information sheet and return it to LIBOR no later than August 31, 2006.

Please note, even if you are a sitting 2006 Director or Officer, you must fill out the enclosed form and resubmit this year to be considered as a nominee for 2007.

We appreciate your time and interest in the work of the Nominating Committee.

Sincerely,

 Marian Fraker-Gutin
 Chairperson, Nominating Committee

LIBOR BOARD OF REALTORS
 100 SUNRISE HIGHWAY
 WEST BABYLON, NY 11794
 516-339-4822 • Fax: 516-339-4823



LONG ISLAND BOARD OF REALTORS® APPLICATION FOR DIRECTOR AND/OR BOARD OFFICER 2007

**ALL APPLICATIONS MUST BE SUBMITTED
BY THURSDAY, AUGUST 31, 2006 - 4:00 PM**

I would like to nominate: _____ for the position of Director.

COMMITTEE INVOLVEMENT

Committee Member of _____ from 19__ to 20__
 of _____ from 19__ to 20__
 Committee Vice Chairperson of _____ from 19__ to 20__
 of _____ from 19__ to 20__
 Committee Chairperson of _____ from 19__ to 20__
 of _____ from 19__ to 20__

I would like to nominate: _____ for the position of Board Officer.

- President Elect
- Vice President for (circle one): Queens Nassau Suffolk
- Treasurer
- Secretary

LOCAL BOARD INVOLVEMENT Identify any previously held Board Officer position(s):

President: from 19__ to 20__
 Vice President for (circle one): Queens Nassau Suffolk: from 19__ to 20__
 Treasurer: from 19__ to 20__
 Secretary: from 19__ to 20__

Previously held position(s) in LIBOR, MLS, LICN, APD or WCR:

Director of _____ from 19__ to 20__
 Division President of _____ from 19__ to 20__
 Division Officer of _____ from 19__ to 20__
 Chapter President of _____ from 19__ to 20__
 Chapter Officer of _____ from 19__ to 20__

Attendance at Chapter meetings all many some none

POLITICAL INVOLVEMENT Include in details whether involvement is local, state, or national:

COMMUNITY INVOLVEMENT

STATE ASSOCIATION INVOLVEMENT

Meetings: (list years attended) _____
 State Director from 19__ to 20__
 State Committees on _____ from 19__ to 20__
 on _____ from 19__ to 20__

NATIONAL ASSOCIATION INVOLVEMENT

Meetings: (list years attended) _____
 National Director from 19__ to 20__
 National Committees on _____ from 19__ to 20__
 on _____ from 19__ to 20__
 List any professional designations held: _____

Application submitted by:

Name: _____
 Firm name: _____
 Address: _____
 E-Mail: _____
 Phone #: _____

Please complete the application and return to:

LONG ISLAND BOARD OF REALTORS®

Attn: Lisa Gonzalez — "Nominating Committee", 300 Sunrise Highway, West Babylon, NY 11704

DEADLINE FOR APPLICATION IS THURSDAY, AUGUST 31, 2006 @ 4:00 pm

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Sign up for our Career Night and guarantee yourself a seat at our next "6 Points Of Success" class October 10th. Let HG Realty help you unlock a world of opportunities, and put you on the fast track to real estate success.

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230 Middle Country Road

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465 Route 25A

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430 Middle Country Road

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9927 Route 25A

SYOSSET 516.496.2022
355 Jericho Tpke.

MLS Info Line

By Christopher Armstrong
MLS President



Summer Update

Summer Time on Long Island is the best season to enjoy the sparkling waters and sandy beaches of the Atlantic Ocean and the Long Island Sound...oh well, back to reality.

The MLS system continues to grow the number of offices in the system. Currently, we are at an unprecedented 2,802 offices in the system versus 2,486 last June. This represents a 13 percent increase in one year. It was only a few short years ago when we were celebrating our 2,000th office opening and now we are rapidly approaching the 3,000 office mark.

The listing inventory on the MLS is approximately 33,141 at the time of this article. This represents a 22% increase over last month and a 73% increase over a year ago and is double the figure reported three years ago. I think we would all agree there are more houses on the market today than in recent years, giving purchasers more to choose from, hence more time in making a final decision to buy.

The June average contracted price was also up in each of the three Counties, Nassau, Suffolk and Queens, over last month. The average price for a home was \$530,400 versus \$520,500 a month prior. So even though the inventory is up, so are home prices.

During the most recent MLS BOD meeting there were a total of ten (10) Action Items presented for a vote. I am pleased to report that all ten passed, 3 of which were rule changes. The rules that

passed were: the supersedes rule, offer notification rule, and the virtual tour rule. All of the rule changes will be implemented and published and incorporated into the rules. Notice of such changes will be made to participants, via a pop up on MLS Stratus.

Additionally, during the July BOD meeting, Directors approved appropriating funds to do a research project that would analyze the public and Realtors perceptions and expectations on the value of various services that brokers provide. NAR's Research Team out of Chicago will be performing the study that will consist of both qualitative and quantitative research. The research will be compiled from focus groups, telephone surveys, and web surveys and will be dissected into two groups — Realtors and Buyers and Sellers. The results of the study are expected to be available by December, 2006 and will be shared with all our participants.

Lastly, please take the time to change your password on Stratus. This policy has recently been changed and it has been shortened to every 30 days instead of 90 for better security on Stratus.

Have a great summer and I will be back to report to you when the leaves start to fall...

"I think we'd all agree that there are more houses on the market today."

MLS Q&A

Q. One of the properties I have is listed is going to expire in a few days. The owner has told me verbally to just extend the expiration date. Can I extend the listing without written authorization from the owner?

A. No. MLS Rule 607 states: Any listing filed with the Multiple Listing Service automatically expires

unless renewed. All extensions must be obtained during the original listing period, signed by the person(s) duly authorized to sell the property, and must be postmarked or delivered to the Service within forty-eight (48) hours after obtaining the signature of the person(s) duly authorized to sell the property, but no later than twenty-four (24) hours after the expiration date of the original listing.

New Faces in the MLS IS Department



Biagio Castaldo

Biagio Castaldo has joined MLS staff as a Network Administrator in the Information Systems Department. He comes to MLS/LIBOR from Computer Associates. Biagio has many years of experience and vast technical knowledge and skills which will be an asset to the company.



Chad Passaro

Chad Passaro has also joined MLS staff in the Information Systems Department as a Website Graphic Designer. Chad has several years of experience as a Graphic Designer and also an Art Director. Chad's artistic abilities and experience make him the perfect candidate for this position.

News & Views

Tax Maps for Queens & Brooklyn — Now Available on Stratus

You can now link directly from the public records in Stratus to interactive tax maps for Queens and Brooklyn.

These tax maps, provided by Lot Info, can be accessed from Stratus by either: 1) Clicking on the Tax Map button at the top of the Full Report in Public Records or 2) Click on Queens/Brooklyn Tax Map Search link at the Public Records menu page.

The interactive tax maps offer the following options: 1) Zoom in or out on the map. 2) Identify any property on the map and display full details. 3) Search by address or block and lot. 4) Display all house numbers. 5) Turn on a color coded land use feature. 6) Show subway lines and subway stations. 7) Display all open permits. 8) Much, much more.

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Looking for simple ways to increase Web traffic? Want to offer visitors to your website good resources?

Integrate Inman's award-winning real estate consumer news and advice, frequently asked real estate questions and real estate glossary into your own website and build traffic and trust with consumers for your business.

This is a FREE service MLS is offering to ALL MLS Participants and LIBOR Members. To register and obtain instructions to link to your website, click Inman News Content from the Stratus Info center.

MLS Rules Changes

The following rules were recently passed by the MLS Board of Directors and are now in effect.

Rule 605.3 If listing information is

changed or if the property is relisted by the same listing broker before the original expiration or extended expiration date of the original listing, the listing must retain the original listing date.*** See Board of Director's Official Interpretations in the back of the Rules Book.

Board of Directors hereby officially interprets rule as follows: Examples: 1) If a listing is input with a listing date of February 1 and an expiration date of August 1, if the listing is superseded prior to August 1, the new listing must be input with a listing date of February 1.

2) If a listing is input with a listing date of February 1 and an expiration date of August 1, anytime the listing is re-listed before August 1 by the same office it must be input with a listing date of February 1. This is the case even if the expiration date has been changed to an earlier date.

3) If a listing is withdrawn or released prior to the expiration date and re-listed by the same office before that expiration date, the listing must be input with the original listing date.

Rule 707.1 If a listing broker receives an offer where there exists an accepted offer on the property made through a cooperating broker, the listing broker must notify the cooperating broker of the fact that another offer is being presented on the property as soon as possible.

The following rule was amended to also prohibit contact information in virtual tours. This will take effect on August 21, 2006.

Rule 501.12 Listing photos or any type of virtual tours may not include any contact information such as pictures of you, your office, your logo, name, office name, email address or web site address. All residential properties' photos must include the exterior front of the property.

TECH TIP

Are you getting a response to your website forms?

Are your website visitors sometimes reluctant to complete the forms you have there to collect information? If you answered yes, then you need to take some action! It only takes a bit of imagination to turn an ordinary request form into a highly interactive, engaging, relationship-building tool.

Web forms typically ask for contact information and perhaps, just a few multiple choice questions to get a better feel for the needs of the online prospect. While there is nothing wrong with this approach, there is so much more that you can do with forms — that will make them inherently valuable to your visitors!

If your visitors click the "BACK" button when asked to fill out a web form — then make sure your forms have:

- A Catchy Name — perhaps an acronym that is both memorable and implies value
- Perceived Value — a short blurb describing what value they will receive by

simply completing the assessment

- Reassurance — include a paragraph in the beginning, that reassures your visitor that their information will be kept secure and not shared with anyone

- Open-Ended Questions — these allow the visitor to express their needs and wants, much more than just clicking a box

- Personal Dialog — questions should be written in a very personal style, as if they were right in the room with you have a relaxed discussion

- Immediate Feedback — the moment they hit the "SUBMIT" button, they receive an e-mail acknowledgement, and a copy of what they submitted (people often forget how they completed any kind of form)

The primary purpose of your website is to generate business and the most powerful way of doing that is to provide every opportunity for your online visitors to interact with you. Using well-crafted web forms will do the job — and easily set you apart from the competition!

For more tech tips, visit the REALTOR Advice section on www.mlstechns.com.

Fines Given by the Rules Committee for Failure to Submit Requested Paperwork Since 5/30/06:

\$1,500	— 1 fine
\$1,000	— 1 fine
\$500	— 2 fines
\$250	— 2 fines
\$200	— 2 fines

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Featured Speakers:

Rolf Anderson GRI, CRS, CRB

Session 1: Go Wireless and Connect More

New wireless technologies impacting how, when and where the mobile real estate agent can do business. Covers wireless devices, finding hotspots, Bluetooth technology, Cellular WAN cards for mobile internet access on your laptop, Smartphones such as the Treo and Blackberry, PDA's, Stratus Unplugged and key security issues.

Session 2: The Latest Tech Products

New products and emerging technologies benefiting real estate agents. Topics include: new features for digital cameras, virtual tour technologies, Tablet PCs, and portable printers. Rolf gives you his best tips on what to purchase and how to use it to help you save time, be more professional and make more money.



*Rolf Anderson,
GRI, CRS, CRB*

Verl Workman, National Real Estate Speaker and Coach

Session 1: No More Web Hype

Session to help agents cut through all the web hype and get to the meat! The real deal on making money online. View top agent sites that earn the agent a minimum of \$30,000 per year off their web site alone! Understand the difference between a web site and a full functioning eMarketing strategy! Learning this essential concept will be the difference between making money and losing money on the web.

Session 2: Keep Your Commission in a Discounted World: Tech Tips to Increase Your Value

Verl will advise you how to use the technology to increase your value to your customers and clients. Keep that competitive edge and USE the available technologies to show consumers how your professionalism, experience and market savvy will get them exactly what they want in today's changing real estate market.



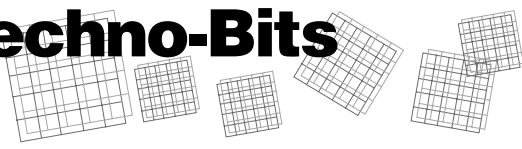
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Techno-Bits



How to Buy a PDA

Ready to get your life in order? Then a personal digital assistant could be the right gadget for you. These small, lightweight devices can keep track of your appointments, phone numbers, and all the things you have to get done. Today's PDAs can keep you amused with games, music, and video as well; some have built-in GPS receivers and cameras. Even entry-level PDAs now have color screens, and a growing number come with built-in wireless Internet connectivity: Some offer Bluetooth (for connecting via a Bluetooth cell phone), others use Wi-Fi, and the most expensive are hybrid cell phones, capable of handling voice calls as well as data. A few new models support two or three modes of wireless connection, so you can enjoy broadband speeds at Wi-Fi hotspots and cellular hookups almost anywhere else.

Formerly just a handy pocket secretary, PDAs have become ever more versatile. Modern PDAs can handle wireless e-mail and instant messaging, digital photography, and music. Some companies even combine a PDA and a cell phone into one hybrid device.

While PDAs of one type or another have been around for about a decade, recent technological advances have made them more attractive, particularly if you want more than just an electronic version of a paper organizer.

The processors that power PDAs are faster than they used to be, so PDAs can now handle digital music and photos with ease. High-end models now sport mobile graphics processors that enable gaming and video playback without a huge sacrifice in battery life. At the other end of the price spectrum, even lower-cost units come with color screens. The introduction of integrated mini-keyboards (also known as thumb keyboards) on many models is a welcome development for users who feel stymied by styluses and handwriting-recognition software.

The ability to communicate wirelessly enhances a PDA's overall utility. Many of the higher-end units incorporate 802.11b or the faster 802.11g Wi-Fi for accessing home or work networks or commercial hotspots. Some PDAs are equipped with Bluetooth, which can connect to desktop or laptop PCs, to peripherals (such as headsets), or to the Internet through a suitably equipped cell phone. A growing number of PDA/phone hybrid devices, such as the Palm Treo, combine a PDA with a cell phone.

You don't have to spend a fortune to

obtain a useful PDA, especially if you're mostly interested in keeping track of your schedule, having your address book handy, and perhaps playing a few simple games. Lots of inexpensive personal organizers can handle those tasks. You'll pay more if you want a nicer screen, more on-board memory, or more advanced functions such as wireless connectivity. Those traits are most useful if you plan to use your PDA for entertainment as well as for work—playing more-sophisticated games, displaying video clips or snapshots, or playing MP3s.

PDA Shopping Tips

Here are some shopping tips for buying a basic organizer:

- Choose your OS. If you simply need to maintain an up-to-date appointment calendar, contact list, and to-do list when you are away from your PC, your best bet is to stick with a low-end Palm OS device such as the Palm Z22. It will also handle other applications (which can come in handy), but its easy-to-use data synchronization stands out. This model costs only \$99.

- Consider spending a little extra for additional memory or an expansion slot. That way you'll have room to grow when you want to add new software or store more photos or MP3s.

Here are additional tips for buying a PDA with advanced features:

- Choose your OS. Because of their familial relationship with Windows, Windows Mobile-based devices have been gathering enterprise support more quickly than Palm-based devices. But newer Palm OS-based devices such as the Treo 650 are catching up, since they have integrated cell phones, the ability to play digital audio and video, and the ability to display digital photographs. (If the Treo hardware appeals to you, be sure to look at Verizon's Treo 700. This is the first-ever Palm device to run Windows Mobile).

- Get a storage card. CompactFlash and SD cards allow you to store music or video that you can listen to or watch on your PDA. CompactFlash cards are cheaper than SD models, but are also physically larger.

Keep connectivity in mind. PDAs with built-in Wi-Fi, an integrated cell phone, and/or Bluetooth will help you get more done with fewer wires. If you plan on managing e-mail or consulting the Web while on the road, check the connectivity options closely.

Source: PC World, pcworld.com

SITES TO SEE



SmartGrowthAmerica.org

The smart growth movement has been around for decades, but has resurged in headlines lately as home owners and civic leaders battle urban sprawl and push for walkable communities. Proponents of smart growth advocate well-designed cities that preserve their cultural roots, are close to schools and jobs, have ample recreational outlets, and respect the environment. Sounds like a tall order, but Smart Growth America is up to the challenge. The nonprofit organization works with national, state, and local groups to make America's cities more "livable." As someone who's on the front line of housing issues, you'll appreciate the vast online resources Smart Growth America offers on affordable housing, city planning, and urban sprawl. Some highlights:

- Housing. A primary goal of the smart growth movement is to expand the range of housing choices — in style, price, and location. "Drive until you qualify" simply isn't an acceptable solution, according to Smart Growth America. In the housing section, find out What's Behind the Affordability Crunch and learn how other communities are dealing with smart growth by reading Atlanta's recent report on Making the Case for Mixed Income and Mixed Use Communities (2.2MB PDF) or browsing an online database of California Transit-Oriented Development.
- Preservation & Revitalization. Want

to make sure your downtown's strip will remain intact for generations? Have hopes of injecting new life into an underused retail center? Here, you'll learn how sprawl detracts from preservation and revitalization efforts, and you'll find links to other helpful Web sites that will help you reach your revitalization goals, including ScenicAmerica.org and the National Trust Main Street Center.

- Economy. Smart growth never makes more sense than when economic times are tough: Efficient development saves taxpayers money and makes it possible for households to spend less on transportation. This page demonstrates the tax benefits of well-designed communities and explains, in particular, How Smart Growth Strengthens Regional Economies.

- Children & Schools. You already know how important schools are to a home search, but how do they relate to smart growth? Advocates say all neighborhoods should have quality public schools that kids can walk to, as opposed to huge schools built in the middle of nowhere. Learn more about the Role of Schools in communities and link to various articles and reports on the topic, including a recent issue of On Common Ground, published by the NATIONAL ASSOCIATION OF REALTORS®.

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— Popular Mechanics, forecasting the relentless march of science, 1949

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What you need to know about the changing residential real estate market on Long Island

LIBOR Members Receive Special Pricing If They Register Before September 12th - Early Bird Cost - \$190 Per Person!

WHEN: Thursday, October 19, 2006
WHERE: Long Island Marriott Hotel & Conference Center
101 James Doolittle Boulevard
Uniondale, New York
TIME: 8:00 a.m. to 5:45 p.m.

SAVE THE DATE!

Real Estate Next is a unique conference that offers an information-packed day of education and networking for Long Island's top residential real estate professionals. We'll explore key trends impacting the regional economy, shifting demographic niches, new housing developments and marketing trends that affect the entire industry—whether you're a real estate agent, mortgage professional, attorney, builder, architect, planner, or housing advocate.

For complete conference details including registration information and sessions, contact Ron Roel at 516-671-7412 or email roel@optonline.net.

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This & That

Congratulations to **Mary Lynn Gerace**, Branch Manager of Prudential Douglas Elliman, Commack, for receiving the Business Development Award for Profitability and Management given by Prudential Affiliations.

CENTURY 21 Laffey Associates Fine Homes & Estates is pleased to announce **Sonny DeClara** has recently joined the firm as an Associate Broker & Laffey Home Specialist. Sonny is a tenured professional

with roots in Garden City and the South Shore of Long Island. His head shot is included as well. He will specialize in residential sales in the Roslyn area and all of the North Shore. CENTURY 21 Laffey Associates Fine Homes & Estates is also pleased to welcome **Christine Timchek** as Director of Operations. In this newly created position, Ms. Timchek will meet the challenges of implementing, overseeing and improving the corporate infrastructure for the Laffey Family of Companies. Christine is primarily responsible for operational, administrative and policy management programs. In addition, she will also be bolstering the existing initiatives and have overall corporate oversight on the entire operations process.

Long Island was well represented at the second national convention of Weichert Real Estate Affiliates, Inc., held May 17-19 at the Gaylord Opryland Resort in Nashville. Attending from WEICHERT, REALTORS® — The Dallow Agency's four-office company (Farmingdale, Levittown, North Bellmore, Commack, Bay Shore, West Sayville) were President/Broker **Richard Dallow** and Vice President/General Manager **Steven Weizel**, along with several members of the staff and sales team. All attendees participated in a number of programs exploring the changing real estate market and its various elements— sales, personal marketing, relocation, technology and more.

Matthew B. Arnold, co-owner of recently franchised WEICHERT, REALTORS® — Dutch Door in Bay Shore/West Sayville has completed an in-depth training/tour of the inner workings of a thriving real estate business — the four-day WEICHERT®

Management Academy. Held at Weichert Real Estate Affiliates, Inc. (WREA) corporate headquarters in New Jersey, the Academy is focused on building world-class real estate offices.

Anna Paredes and **Sherri Cruz** are proud to announce the opening of a new real estate office in Islip New York, RE/MAX Results Plus. These two professional brokers look forward to establishing their office in the Long Island market and attracting agents to join their team. The office will provide comprehensive real estate services to communities in the Town of Islip and throughout Suffolk and Nassau Counties. RE/MAX Results Plus is part of the rapidly growing RE/MAX of New York real estate franchise network that now has more than 120 offices across the state. Prior to opening this office, Anna was a broker with Arlen Realty and has seven years of real estate experience. Sherri Cruz was an associate broker/manager of Hamilton Homes Real Estate with eight years of experience.

RE/MAX of New York, Inc. is pleased to announce the opening of RE/MAX Select in Amityville, New York. This office will be serving the communities of Amityville, Lindenhurst, Copiague, Babylon, and Massapequa. RE/MAX Select is part of the rapidly growing real estate franchise network of RE/MAX of New York, Inc. RE/MAX Select Investor/Owner **Vinny Damiano** is a

Realtor brings Rock n' Roll to Summer Concert



Neil E. Sterrer, owner/broker of **Sterrer Realty in Long Beach**, brought the **Rock n' Roll band Risky Business** back to the Long Beach Summer Concert Series on July 11th, where almost 2,000 people enjoyed another great evening under the stars. This concert marks the 17th consecutive year of sponsorship for Neil with this program.

business professional with years of experience in real estate and related industries. He also has experience working in the RE/MAX system having operated a RE/MAX in another part of Long Island. In addition, Mr. Damiano has experience as a field engineer and was a successful top producing mortgage banker.

Laffey Bowl-A-Thon Strikes it Rich for Easter Seals



Century 21 Laffey Associates Fine Homes & Estates hosted their first annual **Laffey Bowl-A-Thon** to benefit **Easter Seals**. With a combination of donated raffle prizes, preferred vendor sponsorships, corporate donations and pay-to-play bowlers, over \$12,000 was raised to help provide for the rehabilitative, therapeutic and recreational programs for children and adults with special needs. Pictured above are (l-r) Event Coordinators **Elaine Lupu**, **Tricia McNally** & **Ronni Calandros**.

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Obituaries

We regret to inform you of the passing of **Wayne Wasserman**, son of **Ann Wasserman-Chitayat** of Four Town Real Estate. Service was held on June 12th at **Gutterman's** in Rockville Centre.

We regret to inform you of the passing of **Jacqueline Rago** of Century 21 Castle Realty in Lake Ronkonkoma. Service was held on June 19th at **Papavero Funeral Home** in Maspeth.

We regret to inform you of the passing of **Nicholas Demidovich**, father of **Peter Demidovich**, **LIBOR** Huntington Township Chapter Treasurer and Co-

manager of **Coldwell Banker Residential** in Huntington. Services were held on June 22nd and 23rd at **MA. Connell Funeral Home** in Huntington Station.

We regret to inform you of the passing of **Dominick Cali**, former Associate Broker of **Arbo Realty** in Bay Shore, and brother of **Irene Cali-Stockdale** of **Prudential Douglas Elliman** in East Islip.

We regret to inform you of the passing of **Brian Brown**, son of **Joan Brown** of **Caruso & Boughton Realty** in Franklin Square. Service was held on July 18th at **Finch & Bruns Funeral Home** in Lynbrook.

Obituaries can now be found on The REALTOR only web site at: msli.com/ro/newsitems/news.asp



RPAC 2006

Grand Slam Sweepstakes

Grand Prize • 1 Pair of 2007 Season Tickets for
Either the NY Mets or the NY Yankees.

2nd Prize • Dinner for Four at Mickey Mantle's Restaurant in NYC,
Limousine Transportation Included.

3rd Prize • a 10 Pack of Tickets for a Long Island Ducks Baseball Game, Hot Dogs
and Sodas Included.

For every \$20.00 you contribute to RPAC from March 1, 2006 through
September 30, 2006 you will automatically be entered with one entry into this sweepstakes.

RULES: All RPAC Contributions from March 1, 2006 – September 30, 2006 are eligible. All Contributors are automatically entered. The Drawing will be held at LIBOR's General Election Membership Meeting, on October 24, 2006. You do not need to be present to win. Winner will be notified by phone. Entries must be received by September 30, 2006. Make Checks Payable to RPAC. Personal and Corporate contributions are accepted. Contributions are not deductible for federal income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal. 70% of each contribution is used by New York State to support state and local political candidates. The balance is sent to National RPAC to support Federal Candidates and is charged against your limits under 2 U.S.C. 441a. Entries may also be submitted without making a contribution to RPAC, if submitted to LIBOR on an official form accompanied by a 3x3 index card with the words "RPAC IS MY BEST INVESTMENT IN REAL ESTATE" written on the card, the RPAC logo clipped from an RPAC advertisement or other promotional material taped or glued to the card. Such entries must be received by August 31, 2006 and must be mailed to: LIBOR "RPAC 2006 Grand Slam Sweepstakes", 300 Sunrise Highway, W. Babylon, NY 11704.



COUNSELOR'S COMMENTS

by Howard W. Goldson
Goldson, Nolan, Connolly, P.C.

Prepare For Commission Protection Now

As I am writing this article, the New York State Assembly has passed the Commission Escrow Act and the same is expected to be signed into law by the governor. This law, championed by the Long Island Board of Realtors and organized real estate, will go into effect on January 1, 2007. The law is a giant step to protect brokerage commissions and hopefully to make a thing of the past the scenario where brokers walk away from the closing table either short changed or, in some cases, with no commission whatsoever. This article is intended to be a blueprint for brokers to qualify to have their commission protected pursuant to the new law. It is strongly suggested brokers begin to do business in a method which would allow them to receive the benefits of this law. Remember the listings you obtain this summer most likely will not close until after January 1, 2007, when the law will be in effect.

Under the Commission Escrow Act, if the seller does not pay the broker in full at the time of closing, the owner must deposit in escrow with the county clerk a sum of money equal to the amount of the broker's commission which is unpaid or, if there is insufficient money from the closing proceeds, the balance of all monies after the payment of the expenses of closing. This deposit provides a fund for the broker after they receive a judgment or arbitration award. In order to take

advantage of this law, the broker must strictly comply with its requirements. Those requirements are as follows:

- The listing agreement, whether an exclusive or an open listing, must be in writing and signed by the owner. Brokers who enter into oral agreements with their clients cannot qualify for escrow protection.
- The listing agreement should clearly state the address of the owner. The address for the property to be sold should be set forth separately even if that address is the same address as the owner's address. It is important that the address at which the owner resides is clearly identifiable simply by looking at the listing agreement.
- The listing agreement must contain in "clear and conspicuous bold face type" the following language:

AT THE TIME OF CLOSING, YOU MAY BE REQUIRED TO DEPOSIT THE BROKER'S COMMISSION WITH THE COUNTY CLERK IN THE EVENT YOU DO NOT PAY THE BROKER HIS OR HER COMMISSION AS SET FORTH HEREIN. YOUR OBLIGATION TO DEPOSIT THE BROKER'S COMMISSION WITH THE COUNTY CLERK MAY BE WAIVED BY THE BROKER.

- Never waive your rights under this law.
- If the commission is renegotiated after the listing has been signed, it is recommended a new listing be entered into with the owner identical in every way to the original listing except for the renegoti-

ated commission. The act does not provide for modification of commissions by commission agreements. The Act talks in terms of employment agreements which usually is a listing agreement. In order to make sure you fully comply, it is thus recommended you modify commission arrangements by the execution of a new amended listing contract.

- The broker must file an Affidavit of Entitlement for Commission. Annexed to this Affidavit must be a copy of the written listing agreement. The form for such an Affidavit is presently on the LIBOR documents on demand as document 214 under "Legal Documents." It is suggested, upon reading this article, you obtain a copy of that form and review it carefully. If you have any questions about how to fill out the form, contact the LIBOR legal help line for assistance.

- The Affidavit of Entitlement must be filed in the Office of the County Clerk, except in the City of New York where it is filed in the Office of the County Registrar. In any transaction where you anticipate the closing to take place after January 1, 2007, it is recommended that this Affidavit of Entitlement be completed and filed at such time as the financing and other contingencies in the contract of sale are completed.

- Within 5 business days after filing the Affidavit of Entitlement, you must serve a copy of that document on the owner by certified mail return receipt requested or personal delivery. The service must be made to the owner's address set forth in the written listing.

- Along with the Affidavit of Entitlement, you must mail or deliver to the seller a check in the amount of \$25 payable to the clerk of the county in which the property is located (Nassau County or Suffolk County) or, if in the City of New York, the Department of Finance of the City of New York (Kings County or Queens County). The seller is to return this check to you at the time when you are paid at the closing. Make sure your file

contains both a copy of the Affidavit of Entitlement and the check that you mailed to the owner and also make sure you have a record of the date you mailed the documents and the address to which it was mailed. Photocopying the fully addressed envelope with the postage affixed to keep for your file is probably a good idea.

- If the seller represented by an attorney and you have been given contact information for that attorney prior to the time that you file the Affidavit of Entitlement, you must also send a copy of the Affidavit to the attorney. This can be done by ordinary mail, fax, e-mail attachment or by personal delivery. This also must be done within 5 days after the filing of the Affidavit of Entitlement.

- If the seller has deposited monies pursuant to the law with the county clerk or registrar, the broker must commence their lawsuit or arbitration within 60 days from the time of the posting of that money by the seller. If the broker fails to commence such proceedings within 60 days, the owner can make an application to have the money returned to them.

- Where the owner has deposited monies pursuant to this law with the county clerk or registrar, the Statute of Limitations within which the broker may bring an action or proceeding for its brokerage commission is reduced to six months. If the broker does not commence such proceedings within six months, the broker shall not be able to use the courts or arbitration to collect said monies. Indeed, the commission is, at that point, most likely lost.

- If the seller fails to make the deposit required by the law, a successful broker is entitled to judgment not only for its commission, but for all cost, including reasonable attorney fees.

- If the seller makes the deposit as required, such cost and attorney fees are awarded to the successful party.

- The law affects only residential transactions (1-4 family dwellings and individual coops and condos).



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Register online: www.mlslirealtor.com/profdevclass.cfm
Or by phone with your credit card: Call LIBOR Education Dept. at 631-661-4800 ext. 21

Have You Been a Victim of a Dry Closing?

It is becoming more and more commonplace that banks are not wiring the funds until the closing has been completed. This negligible practice of "holding" or not expediting the mortgage and/or bank funding to the location of the closing in a prompt manner is causing many closings to be postponed or delayed.

This is especially detrimental when a bank from the west coast is involved in the transaction and funding may not be sent until the next

day. The disruption and bad will among buyers, sellers and REALTORS® hurts everyone.

LIBOR is requesting any member who has experienced this problem to please document the situation and fax it immediately to Randy L. Kaplan @ (631) 661-5202. We will need these examples to help work to remedy the situation and insure that these funds are made available at least 24 hours prior to the closing.

LIBOR to Host Fannie Mae Housing Seminar Learn How to Make More Money Now

LIBOR's Housing Opportunity Committee is proud to present the upcoming seminar, "Mortgage Solutions for Today's Home Buyers." The seminar, featuring Gary M. Newman — Senior Underwriting Consultant for Fannie Mae, will take place on Tuesday, August 22, 2006 at the Crest Hollow Country Club in Woodbury from 9:00am — 12:30pm. The fee is only \$25.00 for LIBOR members. Additionally, we are actively trying to get this course approved for 3 NYS CE Credits.

With today's housing and affordability challenges, it's critical that you stay

abreast of new mortgage solutions that can help you sell more homes and assist your clients to become homeowners. Get the latest update on new mortgage solutions and underwriting flexibilities that offer: no down payment requirements; lower interest rates than non-traditional financing, expanded flexibilities for past credit problems, lower monthly payments and more.

You can register online at: www.mlslirealtor.com/profdevclass.cfm or by calling LIBOR's Education Department at (631) 661-4800 ext 21. This is course # 2700806.

ETHICS... This Month's Topics

Case #12-16, Copying and Publishing other Brokers' Advertisements

Wanting to take advantage of the virtual explosion of the World Wide Web, REALTOR® A, who had a respectable level of expertise in computer technology, decided to purchase a web site design software package and set out to design his own Web site.

Understanding that his site would be greatly enhanced by providing as much information as possible, he decided he would offer two pages of listings; his own and some choice listings of his competitors. Being careful not to present a misleading picture in his advertising, he was very careful to list the company name and phone number of the listing company with each ad of his competitors' listings.

When REALTOR® B found one of her listings on REALTOR® A's new web site, she filed an ethics complaint with the local Association of REALTORS® complaining that REALTOR® A had blatantly and without authorization of any kind whatsoever advertised her listing on his internet web site and in so doing was clearly in violation of Article 12 of the Code of Ethics as interpreted by Standard of Practice 12-4.

The matter was placed on the agenda of the Grievance Committee. At their next meeting, the Grievance Committee decided that the alleged conduct, if taken at face value, could possibly violate Article 12 and directed the Association's Executive Officer to schedule an ethics hearing before a Hearing Panel of the Association's Professional Standards Committee.

At the hearing, REALTOR® B produced a printed copy of the advertisement of her listing which had been placed on REALTOR® A's web site. She produced a copy of her listing agreement and a photograph of the property, which matched the information in the ad. She testified that she had never been contacted by REALTOR® A for permission to advertise her listing.

When REALTOR® A presented his case; he showed the hearing panel several examples of REALTORS® providing links to sites with ads for other REALTORS® listings. He said he saw no fundamental difference between providing such links and actually advertising other listings on his web site, especially when he was very careful to also give the listing company's name and phone number. He went on to argue that REALTOR® B's clients would be hard pressed to understand REALTOR® B's objection to giving their properties the additional exposure they received on REALTOR® A's web site.

Upon the conclusion of all testimony and closing statements, the Hearing Panel met in executive session and decided that while providing a link to listings of other REALTORS® did not violate Article 12, by actually publishing REALTOR® B's listing on his web site REALTOR® A was not linking, but instead was advertising (by copying, as opposed to simply providing a link) without authority. In their findings of fact, the Hearing Panel also noted that even if REALTOR® B's clients might not object to such advertising, the lack of objective could not be assumed and would not relieve REALTOR® A of the obligation to obtain REALTOR® B's specific authority and consent to advertise her listings.

The Ethics cases published in this issue have been chosen by the 2006 Chairperson of the Professional Standards Committee, Tony Smith.

The Hearing Panel found REALTOR® A in violation of Article 12 of the Code of Ethics.

Case #15-2: Intentional Misrepresentation of a Competitor's Business Practices

Following a round of golf early one morning, Homeowner A approached REALTOR® X. "We've outgrown our home and I want to list it with you," said Homeowner A. "I'm sorry," said REALTOR® X, but I represent buyers exclusively." "Then how about REALTOR® Z?" asked Homeowner A. "I've heard good things about him." "I don't know if I would do that," said REALTOR® X, "while he does represent sellers, he doesn't cooperate with buyer brokers and, as a result, sellers don't get adequate market exposure for their properties."

Later that day, Homeowner A repeated REALTOR® X's remarks to his wife who happened to be a close friend of REALTOR® Z's wife. Within hours, REALTOR® Z had been made of REALTOR® X's remarks to Homeowner A earlier in the day. REALTOR® Z filed a complaint against REALTOR® X charging him with making false and misleading statements. REALTOR® Z's complaint was considered by the Grievance Committee which determined that an ethics hearing should be held.

At the hearing REALTOR® Z stated, "I have no idea what REALTOR® X was thinking about when he made his comments to Homeowner A. I always cooperated with other REALTORS®" REALTOR® X replied, "That's not so. Last year you had a listing in the Multiple Listing Service and when I called to make an appointment to show the property to the buyer, you refused to agree to pay me." REALTOR® Z responded that he had made a formal offer of subagency through the MLS with respect to that property but had chosen not to offer compensation to buyer agents should not be construed as a refusal to cooperate and that he had, in fact, cooperated with REALTOR® X in the sale of that very property.

In response to REALTOR® Z's questions, REALTOR® X acknowledged that he had shown his buyer-client REALTOR® Z's listing and that the buyer had purchased the property. Moreover, REALTOR® X said, upon questioning by the panel members, he had no personal knowledge of any instance in which REALTOR® Z had refused to cooperate with any other broker but had simply assumed that REALTOR® Z's refusal to pay the compensation REALTOR® X had asked for was representative of a general practice on the part of REALTOR® Z.

The Hearing Panel, in its deliberations, noted that cooperation and compensation are not synonymous and through formal, blanket offers of cooperation and compensation can be communicated through Multiple Listing Services, even where they are not, cooperation remains the norm expected of REALTORS®. However, to characterize REALTOR® Z's refusal to pay requested compensation as a "refusal to cooperate" and to make the assumption and subsequent statement that REALTOR® Z "did not cooperate with buyer agents" was false, misleading, and based on factual information. Consequently, REALTOR® X was found in violation of Article 15.

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2. That you must file for Arbitration first and then your Ethics complaint will be heard after the Arbitration hearing is completed.
3. If you file for Ethics first, you waive your right to Arbitrate.



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West Babylon August 4, Sept. 1 9:30 a.m. — 12:30 p.m.
 Jackson Heights August 7, Sept. 7 10:00 a.m. — 1:00 p.m.
 Riverhead August 10, Sept. 8 10:00 a.m. — 1:00 p.m.

3.75 HOUR STRATUS HANDS ON

GET INTO STRATUS — SEARCHING LEVEL 1

This hands-on course includes: Stratus Log-In, Review of Internet Explorer Basics, Stratus functions/Tabs/Navigation, Stratus Update — How to Print, Pre-Defined Searches, Quick Search, Search Results screen; printing, Reports: Full/Thumbnail/Flyer; printing, Using Help & Stratus FAQ's, Print by ML#, Today's Listings on Info Center and much more! 3.75 Hours (1 meeting)

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\$59 Each Class — LIBOR Members -or- Ask About Our 2, 3, or 4 Class Package and Save \$\$\$!!!

West Babylon Sept. 12 (A.M. Session) 9:00 a.m. — 12:45 p.m.
 Jackson Heights Sept. 6 (A.M. Session) 9:00 a.m. — 12:45 p.m.
 Riverhead Sept. 11 (A.M. Session) 9:00 a.m. — 12:45 p.m.

MAXIMIZE YOUR STRATUS SEARCHES — SEARCHING LEVEL 2

This hands-on course includes: Full Search, Flex Search, Radius Search, Multi-Level Sorting, Saving Searches, Custom Report Design, Statistics and Counts and much more! 3.75 Hours CE (1 meeting)

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West Babylon Sept. 12 (P.M. Session) 1:45 p.m. — 5:30 p.m.
 Jackson Heights Sept. 6 (P.M. Session) 1:45 p.m. — 5:30 p.m.
 Riverhead Sept. 11 (P.M. Session) 1:45 p.m. — 5:30 p.m.

POWER LISTING WITH CMA AND OTHER STRATUS TOOLS

This hands-on course includes: Designing and Printing a Stratus CMA, Adding and Editing MLS listings, Adding and Editing Private listings, Uploading multiple property photos, Market Share reports and graphs, Contacts: add, edit, search, print, download and much more! 3.75 Hours CE (1 meeting)

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West Babylon Sept. 18 (A.M. Session) 9:00 a.m. — 12:45 p.m.
 Jackson Heights Sept. 15 (A.M. Session) 9:00 a.m. — 12:45 p.m.
 Riverhead Sept. 20 (A.M. Session) 9:00 a.m. — 12:45 p.m.

LEADS & LABELS WITH STRATUS RECORDS

This hands-on course includes: Searching property records by address, Searching property records by owner name, Researching lis pendens, Researching property classification (business, commercial, residential, land), Downloading property addresses from public records, Printing mailing labels using Word's mail merge function and label wizard and much more! 3.75 Hours CE (1 meeting)

PREREQUISITES: Maximize your Stratus Searches and/or extensive Stratus searching experience.

\$59 Each Class — LIBOR Members -or- Ask About Our 2, 3, or 4 Class Package and Save \$\$\$!!!

West Babylon Sept. 18 (P.M. Session) 1:45 p.m. — 5:30 p.m.
 Jackson Heights Sept. 15 (P.M. Session) 1:45 p.m. — 5:30 p.m.
 Riverhead Sept. 20 (P.M. Session) 1:45 p.m. — 5:30 p.m.

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*4 Stratus Classes consist of Searching Level 1 & 2, Stratus CMA and Public Records

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PRE-REQUISITES: NONE. NO CE AVAILABLE.

TUITION: \$29 LIBOR Members/\$39 Non Members

West Babylon August 2, Sept. 7 9:30 a.m. — 1:30 p.m.
 Jackson Heights August 3 10:00 a.m. — 2:00 p.m.
 Riverhead August 9, Sept. 6 10:00 a.m. — 2:00 p.m.

FLYERS, LETTERS AND MAILING LABELS: MICROSOFT WORD FOR THE REAL ESTATE PROFESSIONAL

Realtors need top notch looking documents to set themselves apart from the competition. Learn how to create property flyers, client letters and mailing labels for mass mailings. This class covers creating and saving new documents, inserting photos, adding borders, changing fonts and other fabulous features to enhance your marketing efforts. 4 hours hands-on (1 meeting)

PRE-REQUISITES: Computer Essentials Using Windows XP and the Internet, or equivalent experience. Student must have some basic familiarity with WORD. NO CE AVAILABLE.

TUITION: \$29 LIBOR Members/\$39 Non Members

West Babylon August 18, Sept. 13 9:30 a.m. — 1:30 p.m.
 Jackson Heights August 14, Sept. 19 10:00 a.m. — 2:00 p.m.
 Riverhead August 23, Sept. 21 10:00 a.m. — 2:00 p.m.

TOP 20 WEBSITES EVERY REALTOR NEEDS

Are you really taking advantage of the wealth of information on the Internet??? From renewing your real estate license online to finding FSBO's, from checking the DO NOT CALL list to registering your own domain name for a future website - this class will give you many powerful tips to build your business and keep a competitive edge. Check out the powerful information on real estate advice and coaching websites, find all the Long Island school report cards, legal forms, and learn how to set up mailings and postcards online! Don't miss this class. 4 hours hands-on (1 meeting)

PRE-REQUISITES: Computer Essentials Using Windows XP and the Internet or equivalent experience. NO CE AVAILABLE.

TUITION: \$29 LIBOR Members/\$39 Non Members

DATES TO BE DETERMINED

CE IS NOT AVAILABLE FOR THE 3 CLASSES ABOVE.

22.5 HOUR STRATUS CERTIFICATION

GET STRATIFIED!!!

Approved for 22.5 hours NYS Continuing Education Credit.

3 day hands-on program completes your 2 year continuing education requirement and makes you a Stratus WIZ! Approved for 22.5 hours CE credit. Class covers Searching, CMA, Contacts, Update, Public Records/Mailing Labels, Prospect Match, Info Center, E-Mail, Custom Reports, Contacts, Add/Edit, Photo Upload.

3 Days • 9:00 a.m. – 5:30 p.m. • 22.5 Hours of CE Credit
 (**Evening Classes are 5 Days From 5:00pm – 9:30pm)

TUITION: \$225 LIBOR Members; \$250 Admin. Staff (Letter Must be on File)

West Babylon July 22, Aug. 5 and 12	West Babylon Aug. 18, 23 and 24
Saturday Classes	Jackson Heights Aug. 21, 30 and 31
West Babylon July 26, 28 and 31	West Babylon Sept. 6, 8 and 11
West Babylon Aug. 1, 8, 16, 22 and 29	West Babylon Sept. 9, 16 and 30
Evening Classes	Saturday Classes
West Babylon Aug. 3, 7 and 9	Jackson Heights Sept. 12, 14 and 20
Riverhead Aug. 3, 4 and 7	West Babylon Sept. 21, 25 and 27
Jackson Heights Aug. 8, 10 and 11	Riverhead Sept. 25, 27 and 29

Register on line at misl.com or call to register 631-661-4800 ext. 21 or 718-429-8666 or 631-369-6148

SEATS ARE LIMITED! Pre-Requisites: Student must be comfortable using the mouse, Windows scrollbars and have basic Internet skills. All registrants will be screened to determine ability. Any student who is not a regular computer user should take "Computer Essentials prior to registering for this course.

REGISTER ON LINE AT www.misl.com
—OR— call to register
 • 631-661-4800 ext 21 WEST BABYLON
 • 718-429-8666 JACKSON HEIGHTS
 • 631-369-6148 RIVERHEAD



THE FOLLOWING INFORMATION APPLIES TO ALL LIBOR GENERAL AND COMPUTER EDUCATION PROGRAMS, UNLESS OTHERWISE NOTED.

TO REGISTER:

REGISTER BY TELEPHONE OR FAX:

Realtor Building (631) 661-4800 x 21
 West Babylon FAX (631) 661-2103

Realtor Service Center (718) 429-8666
 Jackson Heights FAX (718) 429-6959

Realtor Service Center (631) 369-6148
 Riverhead FAX (631) 369-6172

MAIL YOUR REGISTRATION:*

Realtor Building
 300 Sunrise Highway
 West Babylon, NY 11704
 Attn: Education Department

*This registration option is not available for Computer Classes.

REGISTER ON-LINE AT:
www.misl.com

INFORMATION:

COURSE CONFIRMATIONS:

A confirmation letter will be mailed to you approximately one week before the course start date. If you do not receive one by then, please phone us.

FOR DIRECTIONS TO ALL (INCLUDING OFF-SITE) COURSE LOCATIONS:

Visit our website at www.misl.com

CANCELLATION POLICY:

Up to 3 business days before program, full refund. 50% refund after 3 business days before program. NO REFUNDS thereafter; education credit only. A "no-show" forfeits entire tuition. LIBOR reserves the right to cancel if minimum enrollment is not met.



PROFESSIONAL DEVELOPMENT

CONTINUING EDUCATION

RSC, WEST BABYLON, 9:00AM-5:30PM

- 8/15 — "Home Inspection Survival Guide for Realtors: Understanding the Process for a Smoother Transaction"
- 8/21 — "Be All That You Can Be"*
- 8/24 — "Mortgage Knowledge To Save Your Deal"
- 9/12 — "Our Business Is Changing; Are You Up To Date?"*
- 9/14 — "Commercial Real Estate: All About Leases"
- 9/20 — "Assisting Sellers in Transacting Short Sales in lieu of the Sellers Losing Their Properties in Foreclosure"*

RSC, JACKSON HEIGHTS, 9:00AM-5:30PM

- 7/20 — "Introduction To Commercial & Investment Real Estate: Concepts & Terms"
- 7/26 — "Building A Better CMA; Applying the Principles of Residential Appraising" (not a CMA computer course)
- 7/31 — "Understanding Like-Kind Exchanges Under Section 1031 of the Internal Revenue Code to Benefit Both Clients & Customers"*
- 8/10 — "Personal Assistant: Delegate for Dollars"
- 8/15 — "Basic Valuation of Commercial Property"
- 8/29 — "Property Management: Managing 1-4 Family Homes"
- 9/6 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"*
- 9/12 — "Buyer Brokerage & Ethics: the Right Choices"*
- 9/14 — "Our Business Is Changing; Are You Up To Date?"*

RSC, RIVERHEAD, 9:00AM-5:30PM

- 7/25 — "Environmental Construction Concerns in Residential Real Estate"
- 8/2 — "Legal-Ease"*
- 8/8 — "Mortgage Knowledge To Save Your Deal"
- 8/24 — "Introduction to Commercial & Investment Real Estate: Concepts & Terms"
- 9/11 — "Working with Seniors: The Oldies But Goodies"
- 9/21 — "Home Inspection Survival Guide for Realtors: Understanding the Process for a Smoother Transaction"
- 9/26 — "Buyer Brokerage & Ethics: The Right Choices"*

BEST WESTERN MILL RIVER MANOR, ROCKVILLE CENTRE, 8:30AM-5:00PM

- 7/27 — "Our Business Is Changing; Are You Up To Date?"*
- 8/7 — "Making the Right Decisions; Even When Nobody's Looking"*
- 8/16 — "Buyer Brokerage & Ethics: the Right Choices"*
- 8/22 — "Real Estate Consulting"
- 9/7 — "What Every Realtor Should Know: A Risk Reduction Seminar"*
- 9/13 — "Disclosure-Insulation from Litigation; Safeguards & Precautions"*
- 9/25 — "Introduction to Commercial & Investment Real Estate - Tools of the Trade"

*Also approved for and satisfies NAR Mandated Ethics Course requirement for Realtors needed by 12/31/08.

FLORIDA MORTGAGE BROKER

FLORIDA MORTGAGE BROKER LICENSE COURSE

If you are a New York Realtor who has buyers for Florida properties, you can earn extra income by becoming a Florida Mortgage Broker...right here in NY!! Instructor: Daniel J. Taddeo, P.A. 3-Day Program — Students must attend all 3 days to successfully complete the course. Tuition includes course textbook & materials.

October 11, 2006	West Babylon	8:45AM — 5:30PM
October 12, 2006	West Babylon	8:45AM — 5:30PM
October 13, 2006	West Babylon	8:45AM — 1:45PM
Tuition: \$349 LIBOR Members, \$495 Non-members		

NOTARY PUBLIC

NOTARY PUBLIC TRAINING SEMINAR

Want to become a notary but concerned about the exam? This program prepares by getting you acquainted with the format of the state exam, receive study booklets, application form and instructions, be familiar with types of questions asked and learn what is expected in order for you to be confident and prepared to pass the notary exam.

Sept. 14, 2006	West Babylon	Nov. 8, 2006	Jackson Heights
Oct. 12, 2006	Riverhead	Dec. 14, 2006	West Babylon

Time: 10:00AM — 1:00PM Instructor: Sai D'Agate, REALTOR
Tuition: \$35 LIBOR Members, \$55 Non-members

DESIGNATION & PROF DEVELOPMENT

DESIGNATION & PROFESSIONAL DEVELOPMENT

CBR — CERTIFIED BUYER REPRESENTATIVE DESIGNATION COURSE

Approved for 22 1/2 hours NYS Continuing Education Credit.

Aug. 1, 2, 3, 2006	West Babylon	Before/After 7/18
Aug. 22, 23, 24, 2006	Holiday Inn, Plainview	Before/After 8/1
Oct. 3, 4, 5, 2006	Best Western Mill River Manor Rockville Centre	Before/After 9/12
Nov. 28, 29, 30, 2006	West Babylon	Before/After 11/14

Time: 8:30am — 5:30pm
Instructor: JAMES V. PUGLIESE, CRB, GRI, ITI, CBR
*Tuition: Before: \$345 LIBOR Members, \$375 Non-Members
After: \$375 LIBOR Members, \$405 Non Members



NEW YORK STATE REALTOR INSTITUTE

2006 GRI, SRES & ABR DESIGNATION COURSE OFFERINGS (All NYSAR Classes)

Each module approved for NYS CE credit.

GRI402	Sept. 25 & 26, 2006	ABR (Required)	Oct. 23-24, 2006
GRI409	Nov. 6 & 7, 2006	ABR (Elective)	Oct. 20, 2006

REALTOR Service Center, West Babylon • 8:30am — 5:30pm
To register for GRI courses, call NYSAR @ 518-463-0300.

CONTINUING EDUCATION

NEW AGENT 3-DAY "UP & RUNNING" CERTIFICATE PROGRAM

This 3-day program assists new agents in launching their career in real estate! Content includes how to get started listing & selling effectively, work with customers & clients, prospect, marketing overcoming objections, role-play, negotiating effectively and working within the guidelines of the MLS Rules and NAR Code of Ethics...A great program for new agents or managers and brokers who want to train their agents.

Approved for 7 1/2 hours NYS CE credit.

July 22-23, 2006	West Babylon	10:00AM — 5:00PM
(Weekend)		
August 1-3, 2006	Jackson Heights	9:00AM — 1:00PM
August 14-17, 2006	Jackson Heights	5:30PM — 8:30PM
(Evenings)		
Tuition:	w/o CE	with CE
LIBOR Licensing Students:	FREE	\$65.00
LIBOR Members:	FREE	\$65.00
Non-members:	\$150.00	\$215.00

"LIST TO LAST" — FAST TRACK TO SUCCESS IN REAL ESTATE

The BEST 2-day real estate listing & selling course designed for immediate success! The solution for any Agent Manager or Broker looking to increase productivity is Real Estate 101 — with National Trainer, Jim Pugliese, ABR, CRB, GRI, CBR, ITI, CSP

Approved for 15 hours NYS CE credit.

August 8-9, 2006	West Babylon	9:00AM — 5:30PM
August 16-17, 2006	Jackson Heights	9:00AM — 5:30PM

Tuition: \$145 LIBOR Members, \$175 Non-members

MAKING MORE MONEY WITH MORTGAGES

This course is for real estate agents & brokers who are seeking the ability to legally participate in the mortgage industry, mortgage companies wanting to train new loan officers and real estate agents wanting to learn more about the mortgage process.

Approved for 22 1/2 hours NYS CE credit.

August 14-16, 2006	West Babylon	9:00AM — 5:30PM
October 11-13, 2006	Best Western Mill River Manor, Rockville Centre	9:00AM — 5:30PM

November 1-3, 2006. West Babylon 9:00AM — 5:30PM

Tuition: \$245 LIBOR Members, \$295 Non-members Instructor: Dominick Sutera

THE RULES OF THE REAL ESTATE GAME — MLS PROCEDURES & RULES: SITUATIONS AND SOLUTIONS

Effective participation in the MLS directly impacts your earning ability and helps you avoid penalties and violations. Topics covered include how to properly fill out agreements, getting offers presented, handling multiple offers, registering binders, follow-up to protect yourself and much more. This course is important for new agents! Approved for 3 hours NYS CE credit.

July 25, 2006	West Babylon	Instructor: Dan Scanlon
August 30, 2006	Jackson Heights	Instructor: Kathy Engel
September 18, 2006	Riverhead	Instructor: Mary Adams

Time: 10:00AM — 1:00PM • Tuition: \$20 LIBOR Members, \$45 Non-members

FLORIDA REAL ESTATE BROKER LICENSING COURSE

Through All-Florida Real Estate School — Instructor: Daniel J. Taddeo, P.A.

Approved for 22 1/2 hours NYS CE credit.

October 16-22, 2006	West Babylon	8:45AM — 6:30PM
October 23-29, 2006	Jackson Heights	8:45AM — 6:30PM
October 30-Nov. 5, 2006	Riverhead	8:45AM — 6:30PM

Tuition: \$395 LIBOR Members, \$495 Non-members

Complete the course in 7 days without the expense of going to Florida! Now you can take your Florida State Exam here in NY — 2 locations: Garden City or Manhattan.

LICENSING

45-HOUR SALESPERSON QUALIFYING COURSES

West Babylon	9AM — 5:30PM	July 24-28, 31*
West Babylon	9AM — 5:30PM	August 7-11, 14*
Jackson Heights	9AM — 5:30PM	August 21-25, 28*
West Babylon	9AM — 5:00PM	September 5-9, 11*
Rockville Centre	9AM — 5:00PM	September 11-15, 18*
West Babylon	9AM — 5:00PM	October 14, 15, 21, 22, 28, 29, Nov. 4, 5 (Weekends)
Jackson Heights	9AM — 5:00PM	October 16-20, 21*
Woodbury	9AM — 5:00PM	October 23-27, 30*
Riverhead	9AM — 5:00PM	October 30-Nov. 3, 6*

*Exam date till 6:30PM

TUITION:

Salesperson: \$175 — register 5 business days before course; \$195 — thereafter.

Broker: \$175 — LIBOR Members; \$195 — Non-members.

45-HOUR BROKER QUALIFYING COURSES

Riverhead	9AM — 5:00PM	August 14-18, 21, 22*
Jackson Heights	9AM — 5:00PM	September 25-29, Oct. 3, 5*
West Babylon	9AM — 5:00PM	October 30-Nov. 3, 6, 7*

*Exam date till 7:00PM

CIPS DESIGNATION COURSE

CERTIFIED INTERNATIONAL PROPERTY SPECIALIST DESIGNATION COURSE

Presented by LIBOR in conjunction with NYS Association of Realtors.

Approved for 7 hours NYS CE credit.

Sept. 27-29, 2006	West Babylon	Instructor: Tony Macaluso, CIPS
Oct. 16-17, 2006	West Babylon	Instructor: David Michonski, CIPS

Time: 8:30am - 5:30pm

Tuition: \$320 LIBOR Members, \$345 Non-members • Register 10 Days Early: SAVE \$25!

To register for CIPS courses, call NYSAR @ 518-463-0300.



SERVICES DIRECTORY

BUSINESS CAREER OPPORTUNITIES

Century 21 AA Realty.....	631.774.5177
Century 21 American Home/Your Home.....	516.826.4600
Century 21 Annettes.....	516.564.4480
Century 21 Mac Levitt.....	516.764.6200
Century 21 Metro NY Brokers Council.....	800.537.8108
Century 21 Parisi Realty.....	516.729.4899
Daniel Gale Sotheby's International Realty.....	888.931.9500
Destiny Realty.....	718.736.1010
ERA Top Service Realty.....	718.441.5800
Hough & Guidice Realty.....	631.736.4111
Keystone Realty.....	800.390.8083
Laffey Associates.....	516.625.9848
Long Island Realty Agents.....	516.433.5290
Prudential Douglas Elliman Real Estate.....	631.549.7401
Prudential Galeria.....	516.746.0440 x 62
RE/MAX of New York, Inc.....	800.736.2969
Charles Rutenberg Realty.....	516.575.7500
S.A.S. Real Estate.....	516.781.5050
World Properties International — Sea to Sky Realty.....	631.961.4626

ENGINEERS

AC&E Home Inspection & Engineering.....	631.205.1340
HouseMaster Home Inspection.....	800.805.1122

HOME & EQUIPMENT INSPECTIONS/SERVICES

AC&E Home Inspection & Engineering.....	631.205.1340
HouseMaster Home Inspection.....	800.805.1122
Knockout Home Inspections.....	800.404.9577

INSURANCE/LEGAL

Jay S. Gootenberg, AHS Errors & Omissions,	
Home Warranties.....	Off: 631.325.9107
	Cell: 516.322.7143
Insurance Plus.....	516.922.1200

MEDIA

Clover Mill Associates.....	516.568.1800
LIBOR Membership Directory.....	631.661.9126
MLS/LIBOR — Web Site.....	631.661.4800 x 348
	mlsli.com, mlsstratus.com
The REALTOR® Advertising.....	516.676.6089
Total Tours 360.....	516.505.0140

MORTGAGES

EFI Capital.....	888.393.3422
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PROMOTION SERVICES

DSI Design Group.....	516.676.6089
Estates-On-Line.....	516.569.2302

PROPERTY SALES

Greenthal.....	718.423.3130
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TECHNOLOGY

MLS Products & Services.....	631.661.4800 x 11
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LONG ISLAND REALTORS FEDERAL CREDIT UNION

Check Out Our Rates!!!



NEW CAR LOANS: 2005-2006 MODELS

10% Down Payment Financed up to \$40,000	
20% Down Payment Financed up to \$50,000	
2 Years 4.99% – \$43.87/\$1,000	4 Years 6.00% – \$23.49/\$1,000
3 Years 5.50% – \$30.20/\$1,000	5 Years 6.00% – \$19.34/\$1,000

THESE RATES APPLY TO NEW CAR LOANS

USED CAR LOANS: 2001-2004 MODELS

20% Down Payment Financed up to \$20,000	
30% Down Payment Financed up to \$40,000	
2001 & 2002	
1 Year 6.99% – \$86.51/\$1,000	1 Year 6.49% – \$86.28/\$1,000
2 Years 6.99% – \$44.77/\$1,000	2 Years 6.49% – \$44.54/\$1,000
3 Years 7.49% – \$31.10/\$1,000	3 Years 6.75% – \$30.77/\$1,000
	4 Years 6.75% – \$23.83/\$1,000

SHARED SECURED LOANS

1 Year 4.75% – \$85.49/\$1,000	4 Years 4.75% – \$22.92/\$1,000
2 Years 4.75% – \$43.76/\$1,000	5 Years 4.75% – \$18.76/\$1,000
3 Years 4.75% – \$29.86/\$1,000	

PERSONAL LOANS @ 12% UP TO \$4,000

Maximum Term – 36 Months	
1 Year 12% – \$88.81/\$1,000	
2 Years 12% – \$47.06/\$1,000	
3 Years 12% – \$33.21/\$1,000	

THE ABOVE RATES ARE SUBJECT TO CHANGE

FOR MORE DETAILS, CALL LUISA AT THE CREDIT UNION
AT (631) 661-4800, EXT. 371. • www.LIRFCU.com

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- Agent Training
- Advertising & Marketing Assistance
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- "Open House" Signs
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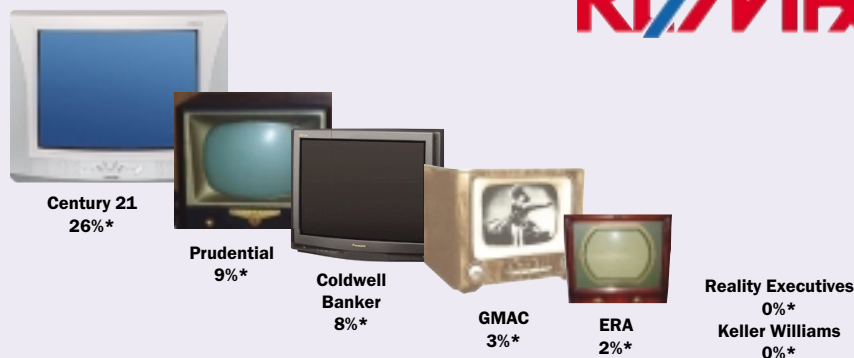
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RE/MAX not only has more national TV advertising than all of our major competitors combined, we have a strong presence in radio, print and Internet, too. Maybe that's why, in a recent consumer survey, RE/MAX increased in unaided brand awareness while the other top real estate names stayed flat.

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RE/MAX of New York, Inc.

800-REMAX-NY

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