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JUNE, 2003
SPECIAL POINTS OF INTEREST

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THE REALTOR®

CIRCULATION 17,000

The Voice for Real Estate™ OFFICIAL PUBLICATION OF THE LONG ISLAND BOARD OF REALTORS®, INC. www.mlsli.com

Sell Out Crowd Attends 15th Annual Education Conference

By Tricia Chirco, Marketing & Communications Director

In past years, the LIBOR Education Conference and Trade Expo has usually been a sell out, but never has it been "sold out" two weeks before the scheduled date. "This year was the exception. The response was overwhelming and we were fortunate to have so many Realtors® register early. We even had a

waiting list," said Mary Ann Monteleone, Vice President of Professional Development. Monteleone attributes the positive response this year to the fact that the Education conference has the reputation of being a great day for Realtors to come out and network and to hear great National speakers.

The success of the Education Conference is due to the effort put forth by the Education Committee, chaired by Mel Farkas this year.

The committee works hard to secure top-notch speakers and to offer innovative programming that meets the needs of Realtors. Farkas says, "We try to bring something new each year to the conference. For example, last year we started Broker-Manager sessions that were so well received, we offered two of them again this year." Besides the members of the Education committee, Mel would also like to thank Mary Ann and the LIBOR Education staff for all

there help and support. Keynote speaker, Steve Rizzo opened the day at the Grand Assembly, sponsored by Meenan Oil Co. Rizzo's presentation "Laugh it off...You owe it to Yourself!" spoke humorously about stress and control in daily life and by lightening your approach to things, you could be far better off. Besides Steve Rizzo, the morning and afternoon sessions
(Continued on page 3)

Realtors® Roll Up Their Sleeves For The Sake of Homeownership

By Tricia Chirco, Marketing & Communications Director

For the second consecutive year, President Bush has designated the month of June as National Homeownership month, making it a good time of the year to promote community service, property improvement projects and housing initiatives. Promoting homeownership opportunities is something that Realtors do everyday, but lately many Long Island Realtors have gone above and beyond "business as usual."

The Long Island Board of Realtors® began their housing initiative a few months earlier than June. It began in February, when the Long Island Board of Realtors, in cooperation with their Huntington Chapter, announced its sponsorship of a Habitat For Humanity house by pledging \$30,000.



The \$30,000 is to be collected through a variety of fund raising events primarily hosted by the Huntington chapter events included a Karaoke night, Gala Wall Raising Celebration at the Moose Lodge, and the Chapter's Annual Clam Bake/Beach Bash scheduled for Wednesday, August 13th. Additionally, all donations received at the annual LIBOR Education Conference have

been pledged to Habitat for Humanity as well. Through the efforts of many Realtor volunteers and sponsors, as of June 6th, LIBOR, together with the Huntington Chapter is pleased to report that the \$25,000 has been raised to date, with \$5,000 more to go. LIBOR would like to thank the following people that have donated their time and money that has enabled them to achieve this level of success.

A Very Special Word of Thanks Goes Out to the Following:

- Outback Steakhouse, New York Avenue, Huntington Station — Joe Gems who graciously donated and prepared all the food for the Wall Raising Celebration held at the Moose Lodge and Tony Silvestri for allowing this event to be held at the Moose Lodge.
- Coldwell Banker Sammis — Quentin & Marge Sammis donated 2 weeks of RCI that were auctioned off.
- Coach Realtors® — Larry and Georgiana Finn donated a one week Florida Vacation that was auctioned off.
- \$10,000 Donation From:
 - The Huntington Chapter of LIBOR
- \$2,000 Donation From:
 - Coldwell Banker Sammis
- \$1,000 Donation From:
 - LIBOR's Nassau North Shore Chapter
 - LI Women's Council of Realtors
 - Daniel Gale Agency
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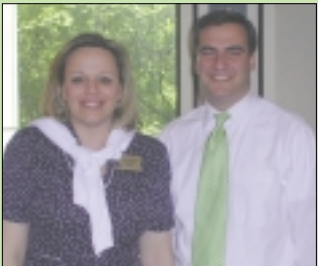
LIBOR President, Mary Adams would like to personally extend her sincere gratitude to all the members of the Huntington Chapter including: Kelly Taylor, Rita Bender, Mary Fudens and Cheryl Grossman, who worked so closely with the Habitat for Humanity people and put forth a tremendous amount of time and effort to make this project successful.

Lobby Day Trip A Success

By Randy L. Kaplan
Director of Government Affairs

LIBOR members recently completed a successful Lobby Day bus trip to Albany where we met with dozens of our state legislators in the Senate and the Assembly. On the way up — all participants were briefed on the issues prior to meeting with the lawmakers.

Among the many issues that the REALTORS support are the dire need for a Commission Escrow Act. (S.1892-A.2610) that would ensure that REALTORS get paid at the time of closing; the Co-op Board Disclosure Bill (S.3759-A.5349) which would require co-op boards to disclose the reasons why an application to purchase shares was denied; and the First-Time Homebuyer Assistance (S.1785-A. 70220) which would create a substantial incentive



LIBOR President Mary Adams and New York State Assemblyman Michael Gianaris (D-Astoria) recently spoke about the need for a Commission Escrow Act to ensure that REALTORS get paid their full commissions at closings. Assemblyman Gianaris is a sponsor of this bill (A.2610) in Albany.

to save for the purchase of a home. The REALTORS are opposed to many issues as well. Among the issues that we conveyed our opposition to include: Broker Verification of Zoning Compliance (S.49/A.2649). This proposal would require real estate brokers to verify that the properties they list are in compliance with all zoning. Real estate licensees do not have the training to act as zoning compliance officers and the Repeal of the Sellers Property Condition Disclosure Act (S.4283) which we REALTORS strongly oppose. Instead of a repeal, state lawmakers should consider amendments that would increase compliance with the act. Each year we have more and more REALTORS make this important journey to Albany. Please plan on attending this crucial event next year. Your presence can make a difference in Albany!

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LIBOR Fair Housing Seminar a Success!

By Randy L. Kaplan
Director of Government Affairs

LIBOR recently hosted a successful Fair Housing and Diversity Seminar at the Milleridge Cottage in Jericho. The seminar, which was well attended, was highly regarded by all in attendance.

The featured panelists were: Carol Kope, Certified Trainer and President of the Westchester Board of REALTORS, who spoke on understanding cultural differences and capitalizing on them; Don Dreyer, Director of the Office of the Physically Challenged in Nassau County, who addressed the audience on understanding the needs of the physically challenged; and Howard Goldson, LIBOR General Counsel, who talked about how knowing the law will get you commissions, not fines!

Carol Kope explained to the audience that cultural differences can make or break a deal. In most cultures a handshake is an acceptable way of greeting someone, while



Pictured from left to right are Diversity seminar panelists Carol Kope, Certified Trainer and President of the Westchester Board of REALTORS; Don Dreyer, Director of the Office of the Physically Challenged in Nassau County and Howard Goldson, LIBOR General Counsel.

in many cultures it can be offensive. Carol went on to offer many more examples of how a professional REALTOR should be savvy to the cultural differences that exist in society. In addition, Carol went on to add that knowledge of other cultures will result in more sales!

Don Dreyer described to the crowd about how understanding the needs of the physi-

cally challenged has not gotten as much coverage as other groups in the area of diversity and fair housing. Don advised the audience how LIBOR and the Eastern Paralyzed Veterans Association created a brochure to educate people on selling accessible housing to potential buyers with disabilities. The jointly produced brochure has been distributed to every member of

LIBOR and MLSLI.com is still available on www.mlsli.com. Newsday also jumped onboard. Newsday's intent was to prepare a special code in the form of the letter "A" for accessible or adaptable, thereby informing prospective buyers and renters of the degree of access that they would be looking at in a potential home. Please notify Jennifer Brule at extension 354 at LIBOR if you are using the "A" in your Newsday ads. This is the first of this type of program in the country. According to the US census — 54 million nationwide or (1 in 5 people) have some degree of disability.

Howard Goldson informed the audience on the importance of complying with the existing fair housing laws. Howard, along with the other two panelists, graciously answered questions from the audience to close the program. All of those in attendance agreed that this program was a very informative and rewarding seminar. We hope to be able to offer a similar session in the future.

REALTORS Attend Mid-Year Meetings in D.C. Banking Legislation Is Still a Hot Issue



In May, more than 7,000 REALTORS from all over the United States spent time on Capitol Hill, including LIBOR President, Mary Adams (pictured on left) and President-elect, Mel Farkas (on the right). Realtors pressed their members of Congress on passage of important real estate legislation, including a bill to keep big banks out of the brokerage and property management business. Senator Hillary Clinton is seen here addressing a group of NYS Realtors that attended the meetings.

Realtors Roll Up Their Sleeves

On May 16th, local Realtors came together with the Elwood School District and the Huntington Choral Group, to raise the walls on a local Habitat for Humanity house in Huntington Station. The house is located at 29 East 4th Street. The future homeowners, Sandra and Efrain Mora, together with their three boys, ages 5, 2, and 1, are very excited at the thought of having their own home to live in.

Applicants for a Habitat for Humanity home must be willing to make a down payment of 270 hours of labor or "sweat equity." Additionally, the selected families will receive an interest free mortgage of approximately \$65,000. Obviously, for the Mora family it is well worth their time and efforts for in a few short months, they will be able to say what millions of other Americans are already saying, "This is my home!"

The Long Island Board of Realtors® is one hundred percent behind this important nationwide initiative. June is National

Homeownership month. For those in the real estate profession, it is a good time to raise awareness in their community about the important social, economic and personal benefits of this cornerstone of the American Dream.

Volunteers are still very much needed to complete this project, especially those that can work during the week. If you would like to help by giving your time please contact Cheryl Grossman at Cheryl@Liagent.com or contact Rita Bender at 631-673-6800 or Mary Fudens at 631-673-3295.



Sell Out Crowd Attends 15th Annual Education Conference (Continued from page 1)

were presented by National speakers that included: Floyd Wickman, John Klymshyn, Julie Garton-Good, and Terry Watson.

Every year raffle tickets are sold to benefit a charity chosen by the Education Committee. This year all proceeds from ticket sales were donated to Habitat for Humanity. Thanks to the generous support received from the following "Gift Sponsors", LIBOR was able to raise \$5,000 for this cause. Prizes were donated by: House Master-Mid-Island Mortgage Corp.-Professional Liability Consultant Services-BLS Funding-American Home Mortgage-Meenan Oil Co.-World Inspection Network-Waterfield Financial Corp.-Sterling Graphics Impressions-LI Realtors Federal

Credit Union-Preferred Empire Mortgage Co-United Parcel Service-Duraclean Specialists-Twin Forks Office Products-AmeriSpec-Destiny Funding-Stratus Data Systems-Federated Consultant Service.

Congratulations to JoAnn Gouveia, Signature Properties in Huntington who was this year's winner of the Grand Prize of \$1,000 donated by Meenan Oil Co. Joseph DeFelice of Meenan Oil Co. and Mel Farkas presented Jo Ann with her prize during the luncheon. Following the Grand Prize drawing, contestants were drawn from a drum where raffle tickets were placed from the morning sales. Contestants were called up three at a time to the stage to play "The Price is Right" were the prizes includ-

ed items like a 32" Color TV, a Digital Camera, and a Weber Portable Gas Grill.

In addition to the sessions, Realtors walked the floors of the Exhibit Hall where they got a look at many new products and were able to network with other professionals. The MLS set up a Chat Room that many attendees visited and took advantage of the one on one time with MLS staff. Inside the Chat Room, there were continuous presentations and demonstrations on new MLS products that can help increase sales and listings. Presentations included new Stratus enhancements, Agent Office Web Pages, and the Egg Solution Lens that lets you take your own virtual tours.

Susan Helsingier of Custom South Shore Real Estate has attended the Education

Conference every year since it began 15 years ago. Helsingier says, "I think anyone with a career in real estate, and is serious about that career, is doing themselves an injustice if they do not attend this event." She further says "There is always something new to be learned at this event and the networking opportunities are excellent." When asked about what she likes most about the conference, she replied, "Over the past 15 years the conference has always been well done. It has always provided great speakers and networking opportunities, but what I like most is how much the Exhibitor Hall has grown. Having so many vendors at the show and all that it brings, just makes the experience more exciting."

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Sterling Graphic Impressions, Inc., 252 Sea Cliff Avenue, Sea Cliff, NY 11579
516-609-3200 Fax 516-676-4769

Peter Bergang, President
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CONTRIBUTORS

Mary E. Adams, President, LIBOR
James A. Netter, President, MLS
Marilyn Urso, WCR President

Howard Goldson, Esq., Goldson, Nolan Associates, LLP
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The Long Island Board of REALTORS® is a non-profit organization formed for REALTORS® for the betterment of their communities, their profession, and their livelihood.

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President's Message

By Mary E. Adams LIBOR President

Encouraging the American Dream

Whether finding the experienced customers the "perfect house," or educating buyers on the purchasing process, we as REALTOR's® are there every step of the way!

As we are aware, the housing industry has been the strongest entity in our economy! In fact, housing is the largest and most important sector of the U.S. Economy; Studies have indicated that 30-40% of household income is spent on housing-related expenses. In other words, housing also helps support other areas of the economy!

According to David Lereah, Chief Economist for the National Association of REALTOR's "....each extra dollar of housing wealth has five times the impact of an extra dollar of stock market wealth." Just think about the magnitude of that statistic!

On a Federal level, our Legislators have all been thankful for a robust real estate market. In fact, President Bush has declared this month of June the "National Homeownership Month." This is the second year in a row, that homeownership has been directly promoted by the President. Not only to strengthen the economy, more importantly to increase homeownership, especially amongst minorities.

With 880,000 REALTOR members across the country, many are getting involved in numerous projects to promote homeownership either revitalization of neighborhoods, essay contesting on owning a home, free financial consultations, even aiding the needy.

As a REALTOR, what can you do to promote home ownership? What is LIBOR doing to encourage homeownership opportunities?

Ideas...within your community, host a homebuyers awareness fair, a possible seminar on educating purchasers at your local library, or even at your office. Sponsor an event within your community, to promote the community you live in! Go to local fast food chains and see if you can hold a housing opportunity seminar for the employees. Renters? Get them qualified for a house! There are so many avenues to pursue...pursue it!



Two successful achievements in the housing area that LIBOR will accomplish this year, is first and foremost the "Habitat for Humanity" project in conjunction with the Huntington Township Chapter. To experience the "Wall Raising" as I have done, is just another strong reminder of what being a "REALTOR" is all about. Helping those within our own communities be

able to really have a part in the "American Dream". Through fundraisers, and contributions from different chapter of LIBOR, and the amount of countless hours devoted to this worthwhile cause from the REALTOR population, this project will be the first of many!

Our Housing Opportunities committee is on the move. Our mission is to educate our REALTORS® on the different programs available for housing, to promote these programs to the public, and hopefully encourage more housing opportunities through Nassau, Suffolk, and Queens. The committee will also be discussing possibilities of establishing a housing foundation as well as possibly a "RAP" Program (REALTORS Against Poverty). We are looking to the Legislators that we support to support us in return with our strong concerns regarding housing.

Be a part of it all! Bring yourself to the Habitat House (supplies included)! Hammer a nail or two (possibly three), join the Housing Opportunities committee! As I have stated before, we are only as strong as our membership is!

We are the "forefront" of the real estate industry, of the housing market. The word "home" means security, comfort, family, happiness and so much more to people. It is our business to bring people to homes of their own. But, we don't just sell houses, we sell neighborhoods, and we help make our communities strong and great places to live.

Make this June, "National Homeownership Month" a good time to raise awareness and importance, and to educate those who really want to be a part of the "American Dream." As always, I am as proud to be a REALTOR® as you are!

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¹Source: Entrepreneur Magazine's 24th annual "Franchise 500" feature. Based on a number of criteria, including financial strength and stability, growth rate and size of the system. Century 21 Real Estate Corporation earned 12th place over-all in the "Franchise 500", surpassing all other real estate brands! (January 2003 issue)

²Source: 2002 Millward Brown Ad Tracking Study. The survey included 1,125 telephone interviews (via computer-assisted program) with a national random sample of adults (age 18-54) who have either bought or sold a home within the past two years or plan to purchase or sell a home within the next two years. The reported



numbers were performed at the 90% confidence level.

²Source: 2002 Bronze Elite Winner in Real Estate Category, presented by the New York American Marketing Association.

³Source: NielsenNet Ratings, January-April, 2002.

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From Where I Sit

by *Joseph E. Mottola, GRI*

Chief Executive Officer, LIBOR/MLS



The way we get our news today has changed. Remember when you could only get the latest news by reading it in the paper, usually the day after it happened? Or you could catch it on TV during a brief and specific time slot when that day's news aired. Nowadays we can access our news, and any other information we are looking for, 24 hours a day, 7 days a week, either through the Internet or by watching 24 hours news shows like CNN. Gone are the days of waiting for the morning paper to arrive to get caught up on what's happening. Today we are accustomed to being able to access news and information whenever and from wherever we are.

Everybody knows that Realtors® and everyone else are going on the Internet. Following that trend, we felt it was smart to spend time revamping a primary information source for our members — the REALTORS ONLY section of www.mlsli.com. The redesign will enable our membership to access a wealth of trade related information and news, quickly and conveniently. I am sure once you've taken a look, you'll see the benefit of bookmarking this site as

one of your favorites to visit.

The Realtors Only website is accessible through the Stratus Info Center by clicking the "LIBOR" button. Another way to get access to this information source is by logging on to www.mlsli.com and clicking on the "Realtors Only" tab. Once you've accessed the Realtor Only site, you'll find it easy to navigate. Information on membership benefits and discounts, educational opportunities, legislative affairs, legal articles, chapter news, and even a new section just for "Services for Brokers", is easily accessible from the home page. You'll also find many helpful links to all sorts of industry related sites, answers to Frequently Asked Questions, and a convenient link to paying your LIBOR and MLS bills securely on-line.

"We felt it was smart to spend time revamping a primary information source for our members — the REALTORS ONLY section of www.mlsli.com."

LIBOR is committed to continuing to find ways to provide you with easy access to all the right tools and resources you need to be successful Realtors. Visit the Realtors Only section on mlsli.com and take advantage of one of the many privileges your membership has to offer you.

Executive Planner

JUNE 2003

6/11 — Wednesday
MLS EXECUTIVE COMMITTEE
 9:30am — REALTOR Bldg., West Babylon, 2nd floor Conference Room. Staff liaison: Lisa Gonzalez, ext. 350.

6/12 — Thursday
LIBOR EXECUTIVE COMMITTEE
 9:30am — REALTOR Bldg., West Babylon, 2nd floor Conference Room. Staff liaison: Lisa Gonzalez, ext. 350.

6/12 — Thursday
LIBOR/MLS ORIENTATION
 8:30am — REALTOR BUILDING, West Babylon, 2nd floor classroom. Staff liaison: Pat Bonavita, ext. 322.

6/18 — Wednesday
MLS BOARD OF DIRECTORS
 9:30am — Woodbury Country Club, Woodbury. Staff liaison: Lisa Gonzalez, ext. 350.

6/19 — Thursday
JAMAICA CENTRAL QUEENS CHAPTER
 9:00am — Fame Diner, Fresh Meadows — Guest speakers: Mary Adams, LIBOR President and Joseph Mottola, LIBOR/MLS CEO — "How Your Dues Dollars Work For You." Cost is \$5.00 per person. Sponsored by Security Home Mortgage. RSVP: Brigitte Greene @ 718-544-2244.

6/19 — Thursday
EASTERN SUFFOLK CHAPTER
 6:00pm-8:00pm — Wine Tasting & Tour / Networking Meeting — Wolffer Estate Winery, Sagaponack. Sponsored by Miller Publishing Group, First West Mortgage Bankers and Kara Bak, Esq. Cost is \$15.00 per person; guests welcome! RSVP: Pat Kollhopp @ 631-287-2037. Make checks payable to Eastern Suffolk Chapter & mail to: Pat Kollhopp, c/o Prudential LI Realty, 70 Jobs Lane, Southampton, 11968.

6/20 — Friday
NASSAU SOUTH SHORE CHAPTER
 9:00am — Networking Breakfast Seminar. Merrick Townhouse Diner, Merrick. Guest speaker: Todd Pajonas-Asset Preservation, Inc. (a division of Stewart Title) — "Improve Your 1099 With A 1031 Exchange!" Cost: \$8.00 per person. RSVP: Nancy Stevens @ 516-377-6200.

6/24 — Tuesday
LONG ISLAND COMMERCIAL NETWORK
 8:30am — Golden Coach Diner, Huntington. Marketing Session & Networking breakfast. Special guest speaker to discuss cultural diversity: new business, new opportunities! Cost is \$15.00 LICN Members, \$25.00 Non-members. RSVP: Ed Gottlieb @ 516-295-2227, ext. 122.

6/24 — Tuesday
SUFFOLK SOUTH SHORE CHAPTER
 6:00pm — 5th Annual "Chinese Auction" - Captain Bill's Restaurant, Bayshore - Open bar, Reggae Band, Hot & Cold Hors d'oeuvres — proceeds to benefit Hospice. Cost: \$25.00 prepaid, \$30.00 at the door. RSVP: Matthew Arnold @ 631-206-3100.

6/30 — Monday
SUFFOLK NORTH SHORE CHAPTER
1st Annual GOLF & TENNIS Outing!
 9:45am — Nissequoque Country Club - Golf: \$250 per person, Tennis: \$125 per person. All events must be prepaid! Continental Breakfast, Shotgun Start, Tennis Match, BBQ Luncheon, Cocktail Hour, Buffet Dinner, Open Bar. Proceeds to benefit the Guide Dog Foundation. RSVP — Golf: Kathy McConville @ 631-360-1900; Tennis: Jolie Powell @ 631-473-0420.

6/30 — Monday
WOMEN'S COUNCIL OF REALTORS
1st Annual "FUN IN THE SUN" Golf Outing
 10:00am — North Shore Towers, Floral Park. Admission includes continental breakfast, refreshments on course, towel & locker service, buffet dinner, cocktail hour, open bar. Register before 6/1: \$165 per person. Thereafter: \$175. Dinner Only before 6/1: \$60, thereafter: \$75. RSVP: Marilyn Stein @ 516-922-9155. Make check payable to WCR-LI Chapter & mail to: Marilyn Stein, c/o Daniel Gale Agency, 6300 Northern Blvd., East Norwich, 11732.

JULY 2003

7/4 — Friday
INDEPENDENCE DAY Observed — ALL BOARD OFFICES CLOSED.

7/9 — Wednesday
NASSAU NORTH SHORE CHAPTER — "DAY AT THE RACES!"
 Starts 11:00am — Belmont Race Track — \$50 per person includes Clubhouse Admission, Post Parade, Program, Full Buffet, tax & gratuity. Must be prepaid by June 20th. RSVP: Linda Petralia @ 516-496-2022. Make check payable to Nassau North Shore Chapter & mail to: Linda Petralia, c/o Hough & Guidice Realty Gatewaywood, 355 Jericho Tpke., Syosset, 11791.

7/15 — Tuesday
CENTRAL NASSAU CHAPTER — ANNUAL BOAT RIDE TO FIRE ISLAND!
 Save the date! Mark your calendars! Details to follow — For more information, call Ed Freeberg @ 516-354-6500.

7/20 — Sunday
8TH ANNUAL REALTOR RUMBLE!!
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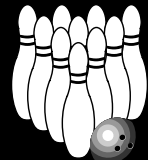


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LIBOR'S 8TH ANNUAL REALTOR RUMBLE



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Women's Council of
REALTORS®

Long Island Chapter
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by Marilyn Urso
WCR President



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.

What's It All About?

The Women's Council of REALTORS is not like any other REALTOR organization. It was begun in 1938, by a man, for women in the real estate profession. Its purpose was to give the growing group of female agents something to do at the National Conventions. You see back then, women were not allowed to join the National Association of Real Estate Boards.

WCR began simply with no by-laws or dues and only an annual meeting at the national convention. It took twenty years for the organization to grow and move from an experiment to reality. As it grew, the support grew for women in the real estate industry. They helped each other to learn the business and provided a support network in the male-dominated field.

As the number of female real estate professionals increased, the organization grew and truly came into being. It grew and developed

over the years to meet the changing needs of its changing membership (WCR is not just a women's organization today, men are welcome also). WCR is organizationally committed to sustaining an environment where individuals feel included, supported, and encouraged. It is very common to hear members claim that through WCR they have discovered a potential that they did not know they had. I would never have thought about writing for any publications before my involvement in WCR. I have written numerous articles for the WCR National publication, Connections, (previously Communiqué) and actually won a writing award for one of my feature stories.

So what's it all about? It's about developing leadership skills, mentoring, networking and building friendships that will last a lifetime! Join us at our next meeting and find out for yourself!

Chapter & Division Report

The **JAMAICA CENTRAL QUEENS CHAPTER** is having a breakfast meeting on Thursday, June 19th at 9 a.m. at the Fame Diner in Fresh Meadows. The guest speaker will be Mary Adams, LIBOR president and Joseph Mottola, LIBOR/MLS CEO—"How Your Dues Dollars Works For You." The cost will be \$5 per person. The event is sponsored by Security Home Mortgage. Please RSVP to Brigitte Greene at 718-544-2244.

The **EASTERN SUFFOLK CHAPTER** is holding a wine tasting tour and networking meeting on Thursday, June 19th at Wolfner Estate Winery in Sagaponack. The event will be sponsored by Miller Publishing Group, First West Mortgage Bankers and Kara Bak, Esq. The cost is \$15 per person. Please RSVP to Pat Kollhopp at 631-287-2037. Make checks payable to the Eastern Suffolk Chapter and mail to: Pat Kollhopp, c/o Prudential LI Realty, 70 Jobs Lane, Southampton, 11968.

The **NASSAU SOUTH SHORE CHAPTER** is having a breakfast meeting on Friday, June 20th at 9 a.m. Details to follow, for more information call Isa Stykes at 516-377-6200.

The **LONG ISLAND COMMERCIAL NETWORK** is having a breakfast/networking breakfast on Tuesday, June 24th at 8:30 a.m. at the Golden Coach Diner in Huntington. There will be a special guest speaker to discuss Cultural diversity: new business, new opportunities! The cost is \$15 for LICN members and \$25 for non-members. Please RSVP to Ed Gottlieb at 516-295-2227.

The **SUFFOLK SOUTH SHORE CHAPTER** is having a Chinese Auction on Tuesday, June 24th at 5 p.m. Details to follow, for more information call Debra Spagna at 631-422-7300.

The **SUFFOLK NORTH SHORE CHAPTER** is holding their 1st Annual Golf & Tennis Outing on Monday, June 30th at 9:45 a.m. at the Nissequogue Country Club. The cost for golf will be \$250 per person, tennis will be \$125 per person. All events must be pre-paid! Continental breakfast, shotgun start, tennis match, BBQ luncheon, cocktail hour, buffet dinner, and open bar. Proceeds to benefit the Guide Dog Foundation. Please RSVP-

Golf: Kathy McConville at 631-360-1900; Tennis: Jolie Powell at 631-473-0420.

The **WOMEN'S COUNCIL OF REALTORS** is holding their 1st Annual "Fun in the Sun" golf outing on Monday, June 30th at 10 a.m. at North Shore Towers, Floral Park. The admission includes continental breakfast, refreshments on course, towel & locker service, buffet dinner, cocktail hour, and open bar. The costs will be \$175 per person, dinner only \$75. Please RSVP to Marilyn Stein at 516-922-9155. Please make check payable to WCR-LI Chapter and mail to: Marilyn Stein, c/o Daniel Gale Agency, 6300 Northern Blvd., East Norwich, 11732.

The **NASSAU NORTH SHORE CHAPTER** is having "Day at the Races" on Wednesday, July 9th at 11 a.m. at Belmont Race Track. The cost is \$50 per person includes clubhouse admission, Post Parade, Program, Full Buffet, tax & gratuity. Must be prepaid by June 20th. Please RSVP to Linda Petralia at 516-496-2022. Make checks payable to Nassau North Shore Chapter and mail to: Linda Petralia, c/o Hough & Guidice Realty Gatewood, 355 Jericho Tpke., Syosset, 11791.

The **CENTRAL NASSAU CHAPTER** will be having their annual boat ride to Fire Island and dinner at Flynn's Restaurant on Tuesday, July 15th. We will leave from Captree State Park/Boat Basin at promptly at 7 PM. You will be able to dance the night away aboard "The Moon Chaser" while cruising to Fire Island. When you arrive at Flynn's you will be treated to a delicious buffet dinner. Prepaid reservations are a MUST! This event sells out every year. Reserve early so that you don't get closed out. Call Pia Hutton at (516) 564-4480.

The **CENTRAL NASSAU CHAPTER** will also be holding a food drive from now until June 30, 2003. Please contact Pia Hutton at (516) 564-4480 if you would like to participate and/or help collect the food.

The **HUNTINGTON CHAPTER** will be having a Clam Bake/Beach Bash on Wednesday August 13th. Details to follow, please contact Mary Fudens 631-673-2222 or Rita Bender at 631-673-6800.

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Long Island Chapter
WCR-NewYorkState.com
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Monday ~ June 30, 2003
Registration opens @ 10:00 a.m. • Shotgun Start at Noon • Cocktails at 6:00 p.m.
North Shore Towers Country Club Floral Park, NY
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MLS Info Line

By James Netter
MLS President

NAR Approves VOW Policy

I just returned from the annual National Association of Realtors mid-year meeting in Washington, D.C. where they have a Trade Show and a wide roster of vendors. If you're a software "geek" somewhat like me, you love to check out all the offerings on how to make your office more productive using the "latest and greatest." I, together with the MLS staff and our Technology Task Force Chairman Dan Ryan, looked over products which we thought might benefit our Realtors and tie in with our Stratus product.

We looked at the beginning offerings of what's known as Transaction Management software. Ideally, and I have to emphasize ideally, all of the components and players that go into taking a transaction from contract thru closing are recorded in a central system which is Internet based and accessible to all the parties involved. Ideally, (there's that word again), the attorney, the termite inspector, the engineer, the title company etc. would update the system with their progress so all parties can check where we are in the process.

Interestingly enough, the parties that most want to know what's going on, are the buyers and sellers! They would be able to track progress on each unique transaction via the Internet with a secure code shared by the others who input data into the system. The technology to make this work exists but getting all the parties involved in the transaction to "buy in" is another matter altogether. Another critical



"...the emergence of a policy on the treatment and rules governing Virtual Office Websites (VOWs)."

question is how to fund a capability of this magnitude. This is an emerging product which bears watching. We know of two large multiple listing services which are in various stages of trying to implement a program. We'll keep you informed.

The other significant "happening" in Washington was the emergence of a policy on the treatment and rules governing Virtual Office Websites (VOWs). VOWs have been viewed as a form of electronic brokerage in which the public could sign on and view the offerings in the MLS system. The issue became whether a broker had the right to say he didn't want his listings to show up on another broker's website. There were major arguments industry wide on this point with sound business reasons

on both sides.

After much review and debate over the past 12 months, the NAR Directors approved a policy which gave a broker the right to decide whether he would allow any other office to post his listings on their website. We currently have two firms in our MLS operating VOWs. We will have to revise our procedures and rules since our current rules do not allow a broker to "Opt Out" of VOWs. The subject is complex and has far reaching legal implications, so we will not revise everything overnight. In any event, we have until the end of the year to revise and establish the appropriate rules for VOWs and it's our intention to do it prudently and fairly.

INVENTORY CLEAN-UP FINES

As of 5/28/03 these are the fines that have been levied for the Inventory Clean-up Program:

Fine Amount	# of Fines
\$200	94
\$100	33
\$50	417



MLS Q&A

Q. I have sold one of my firm's Office Exclusive Listings. Is it okay to enter this onto the MLS public database so it will show up on my office's market share?

A. No. The following rule has been enacted to clarify how and when an Office Exclusive Listing may be entered into the MLS computer system. Any listings which are entered in violation of this rule will be deleted.

Rule 501.21 states: "Office exclusives I which the owner has already

accepted an offer on the property may not be entered into the MLS available public database. Office Exclusives may only be entered into the Participants private listing database. Once the property has closed it may be moved into the MLS closed database through the "Convert Private Closing To Public Closed" function in the MLS computer system.

Only listings which are intended to be shown by other MLS Participants may be entered into the MLS available public database."



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Cost: Office/Agent Frame to your Web site:
\$299 set-up plus \$29.95/mo
Multi-Office — Add'l monthly fee for each office in the firm - \$10

Try for FREE! Click Broker Reciprocity from Stratus Info Center!

OPTION 2 Daily Feed of raw BRS listing data only. You develop the software to store and search the listings.

Cost: \$100 set-up plus \$29.95/month

**For more information, contact
MLS Customer Services at 631-661-4800 ext. 1.**

Display Thumbnail Photo of Listing From Search Results

A new feature in Stratus has been added that allows you to view thumbnail photos of the listings from the search results. To set this up, click "Customize My Stratus" from the Info Center. Scroll down to the section

for Thumbnails and check the box "Show thumbnails with search results" as show below.

Thumbnails:
 Show thumbnails with search results

Take A Look at the New and Improved Realtors Only Website at www.MLSLI.com

The newly designed "realtors only" website at mсли.com was unveiled at this year's Education Conference held on June 5th at the Crest Hollow Country Club.

A brochure was distributed to attendees that outlined all the features and benefits the site has to offer. Demonstrations were given every 15 minutes inside the MLS Chat room and was well received by those that took time to Take A Look.

Visit the Realtor Only section of www.mсли.com by



clicking the "LIBOR" button on the top of the Stratus Info Center. Realtor members can also access the new site by logging on the mсли.com website and clicking on the "Realtors Only" tab.

Once inside, Realtors will find a wealth of information about the benefits and services offered to them as part of their membership. Members are encouraged to take advantage of the tools and resources available to them that they need to be successful Realtors.

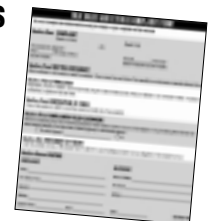
TO OBTAIN A MLS RULES AND ETHICS COMPLAINT FORM...

VISIT THE WEB AT...

<http://www.mслиrealtor.com/libor/dod/604b.cfm>

OR ACCESS THE...

Documents On Demand System
at 631-661-9126 and request Form #604.



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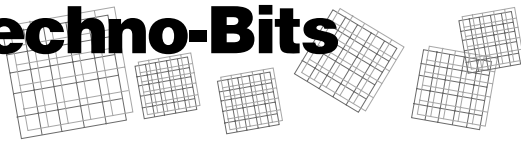
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Earnings and profits similar to any statement or inference contained herein are not assured. The success of a franchise is largely dependent on your own efforts.

Techno-Bits



Beating The Filters

By Stephen Canale

As the junk email (SPAM) problem continues to grow, a new problem that presents itself is the blocking of legitimate email messages. When such an email is labeled as SPAM and blocked, this is known as a false-positive.

From the business person's perspective, having your outgoing emails blocked by another person's SPAM filters is a serious issue. If an email that you sent to a customer, client or prospect is not delivered, then this may result in the intended recipient believing that you did not fulfill your commitment to communicate with them. As a result, business opportunities and relationships can both suffer.

This particular issue can be especially frustrating for a number of reasons. When you send an email, you:

1) Have no way of knowing whether a recipient's email is being filtered, and by what means.

2) Cannot control the SPAM filtering that occurs on the recipient's ISP or personal computer.

3) Are unable to reliably assure that your email has been delivered.

While the roots of this problem are obviously beyond your control, there are steps that you can take in order to decrease the odds that your email will be intercepted by a poorly implemented SPAM filtering process.

Preventative Medicine

1) First of all, realize that many email filters concentrate on the contents of the "subject" line. With this in mind, you need to carefully craft the subject of your email to avoid overly promotional words that are often used in junk email solicitations.

While the potential list of words that may cause unwanted scrutiny is quite long, common examples that legitimate senders might also use include: Available, Chance, Convenient, Excellent, Homeowner, Information, Low, Mortgage, New, Opportunity, Priced, Reduced, Simple, Super, Unique and so on.

Always consider how your "subject" line might be misinterpreted by a "junk" filter before you send your email.

2) Too many abusive email promotional offers boasting "The BEST Whatever YET!!!" have caused many anti-SPAM filters, or by those used by their ISP, and the real economic impact this could have on any one of your business relationships.

well as based on the actual words themselves. Avoid using either if at all possible.

3) Another problem for the business user is the practice of sending email through your ISP account, but listing a different email address in the "Reply to" field.

While reinforcing your web site domain this way is always a good marketing practice, realize that when many SPAM filters see an email originating through one network, (ATT or Earthlink, for instance) where the "Reply to" address lists a different domain (perhaps, YourName@Realestate.com) they will often trigger closer inspection or rejection.

For exceptionally important email, you should consider using your actual ISP email account as both the sending and "reply to" address.

4) A great deal of junk email is sent with many recipients listed in the "Carbon-Copy" and "Blind Carbon Copy" fields. While including just a handful of recipients usually will not trigger a false-positive, for large mailings (over 10) you should send individual email messages in order to avoid having your message treated as SPAM.

5) Certain domains have been widely used by the senders of junk email and should be avoided at all costs as they will create great suspicion within many anti-SPAM programs. The most notable examples include MSN, Yahoo, Hotmail, AOL and Excite.

Even when SPAM campaigns do not actually originate from these networks, the senders often "spoof" such addresses, hoping to slip through defensive measures. In essence by claiming to originate from these email networks, they hope to hide within the massive amounts of email sent by legitimate users.

If you're a business user (or anyone who really wants their email delivered to others) then I strongly suggest that you avoid using such email accounts entirely.

Too Much Effort?

While following these suggestions will likely require effort on your part, and maybe even result in changing your Internet Service Provider, if you want as much of your outgoing email delivered as possible, then the results are worth the effort.

As you contemplate implementing these suggestions, keep in mind the potential cost of having any of your outgoing emails stopped by someone else's junk-email filters, or by those used by their ISP, and the real economic impact this could have on any one of your business relationships.

"Let LIBOR Computer Trainers Come to You!"



Photo from left to right; Frank Urso, Doris Duvernoy, Beth O'Connor, Christian Alcantara, RoseMarie Ciavarella and Beth Bronfman. Marilyn & Frank Urso of Long Island Village Realty in Syosset recently held a special Stratus Training session at their office with instructor Beth O'Connor, LIBOR's Director of Computer Education. According to Marilyn: "We have been extremely pleased with the many services LIBOR and MLS now provide for members. The in-office training was a great help for all our agents. It was cost effective and they didn't have to travel all the way to West Babylon to do it!" Frank commented: "Beth O'Connor really knows all there is to know about Stratus. The sessions covered all the features and tricks to using Stratus that will give our agents the tools they need to do their job." If you are interested in having a LIBOR computer trainer come to your office, please call Beth O'Connor at 631.661.4800 x335. Private tutoring and private office sessions at our West Babylon, Riverhead, and Jackson Heights facilities are also available.

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THE 15TH ANNUAL LIBOR EDUCATION CONFERENCE & TRADE EXPO

June 5, 2003 • Crest Hollow Country Club

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(NAR Code of Ethics Training Program)

Approved for 3 hours of NYS CE Credit & NAR Mandated Ethics requirement needed by 12/31/04

In this session, national trainer Jim Pugliese will demonstrate how agents who really understand ethics in the real estate profession, are using it to increase sales, listings and bottom-line profits. According to Jim, the knowledge obtained from having attended this program, can help keep agents and their firms, out of legal trouble — which is something we all worry about.

Don't Miss This Informative Fun-Filled Session With National Instructor Jim Pugliese!



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THURSDAY, JUNE 12, 2003

9:30 am to 12:30 pm

Course #3992/145

CORAL HOUSE

70 Milburn Avenue, Baldwin

FRIDAY, JULY 11, 2003

9:30 am to 12:30 pm

Course #3992/146

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INSTRUCTOR: Jim Pugliese, ABR, CRB, GRI, CBR, CSP, ITI

TUITION: \$30 LIBOR Members • \$60 Non-Members

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REGISTER: Call LIBOR Education Dept. at 631.661.4800 ext 2

NASSAU: www.mlslirealtor.com/cedlist.cfm?office=22.0 • **QUEENS:** www.mlslirealtor.com/cedlist.cfm?office=20.0

SCENES FROM THE 15TH ANNUAL LIBOR EDUCATION CONFERENCE & TRADE EXPO

June 5, 2003 • Crest Hollow Country Club



This & That

Prudential Long Island Realty would like to welcome the following new agents to our company. Each of these sales associates completed new agent training for the month of May. Tracy Huniker and Jill Bory joined the Babylon office; Rennie Ramkissoon joined the Bayside office; Maribel Collado, Laudze Duroseau and Gloria Robbins joined the Commack office; Angelica Puglia and Alicia Ramaizel joined the Dix Hills office; Steve Caravousanos, Debra Baratta, Matt Korman, Karen Moynahaan and Michele Kass joined the East Meadow office; Alessandra Robertazzi joined the Massapequa office; Barry Beigelman joined the Merrick office; Maia Kretser and Gordon Ost joined the Northport office; Diane

Schandler joined the Plainview office; Kyle Domini joined the St. James office; Audit These joined the Sayville office; Isabel Melo and Thomas MacMonigle joined the Selden office; Roxanne Damien, Mien Roberts, Hari Hari Khalsa joined the Setauket office; Jon Foster joined the Southampton office; Lisa White, Kevin Hudson, Eileen Tonsmeire, Jim Tonsmeire, Al Marulli, Jim McCabe and David LeClaire joined the Southold office; Manny Zervos and Guirlene Hightower joined the Ronkonkoma office; Debbie Fitzgerald, Linda Sacca and Dana Furman joined the Syosset office. Prudential Long Island Realty would also like to welcome experienced agents Irene Bouchard and Ines Braeger to the Hampton Bays office; Dawn Elizabeth Wands to the Locust Valley office; Kathy Rankel, Michele Muldoon and Robyn Sher to the Plainview office; David Jimenez to the Sayville office; and John Dorsi to the Bayside office. Pat Petersen, President and CEO, is proud to announce that Daniel Gale Real Estate recently received one of the top member achievement awards given by RELO during the Black Tie Awards Gala: "Night of a Thousand Stars" held at its 2003 Annual Conference held in Palm Desert, California. Daniel Gale received the 2002 Crown of Excellence for their company-size category. This prestigious award is presented to the member firm within each category with the highest point total earned from performance rankings. Gently worn designer suits, beautiful coats, raincoats, blouses and belts were donated by the staff and management of Daniel Gale Real Estate for this year's "Dress for Success" clothing drive. "Not only was the quality of the clothing exceptional, but the outpouring of enthusi-



Weichert Real Estate Affiliates - The Dallow Agency in Farmingdale applauds Larry Theodore at the Franchise System's Summit.

asm an additional financial support really put us over the top," said Paulette Brinka, Dress for Success Chairperson. Dress for Success is a not-for-profit organization that helps women make tailored transitions into the workforce. Each client receives a suit when she has a job interview and a second suit when she gets the job.

Dress for Success also provides support to help the client build a successful career. Coldwell Banker Sammis would like to welcome the following new agents, Giselle Ucciferri to the Babylon office; Michael Winterstein to the Commack office; Meghan Hodges and Jason Mathes to the Dix Hills office; Lana Geliver and Stacie Saunders to the East Meadow office; Darlene Forte to the Huntington East office; Bridget Grasiore, Ralph Suozzi, Jeff Perlman, Susan LeBright and Lenora Harper to the Locust Valley office; June Boughton to the Mount Sinai office; Leslie Hynes to the Northport office; Fern Altman and Ronald Nelson to the Plainview office; Marina Shapiro and Raymond Hakimian to the Port Washington office; Thea Panebianco, Judith Uhrovic and Kenneth Kohlhof to the Setauket office; Glenn Fitze, Susan Lampach, and Victor Tafla to the Smithtown office; and Kathleen Haas to

the Syosset office. At the top of his game, at the height of his career, it is no coincidence that Larry Theodore has received the "Pinnacle Award," the highest honor given by Weichert Real Estate Affiliates to an associate. Theodore, who is an agent with Weichert Realtors-The Dallow Agency in Farmingdale, is the first and only recipient of the 2002 Pinnacle Award, among some 425 sales associates system-wide.



Coach Realtors hosted a seminar at the Huntington Towne House in May, given by Scott Einbinder (left), Nationally recognized real estate sales and motivational speaker. The seminar was attended by over 250 Coach Realtors, sales associates.



Jay Helsing (second from the left), LIBOR Nassau Vice President was recently presented with the Hickson Award by the Kiwanis Club of Merrick. The Hickson Award is the highest honor a member of Kiwanis can receive. It is given by Kiwanis International for special service to this International region.

Obituaries

We regret to inform you of the passing of Danny Romero, son of Carlos Romero of Monumental Realty, Brentwood. Danny was 19 years old and passed on Friday, May 23rd.

We regret to inform you of the passing of Philip Napolitano, Husband of Rina Napolitano, an agent at Jan Kalman Realty, Woodmere and Brother-In-Law of Christine Cardone, SAS Real Estate, Wantagh. Service was held on Thursday, May 8th.

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LIBOR's RPAC goal has increased from \$144,000 in 2002 to \$255,000 in 2003 due to NAR increasing RPAC fair share from \$10 to \$15 per member.

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*These LIBOR members have pledged RPAC contributions.
**All contributors of \$20 or more will be automatically entered into NAR, NYSAR and LIBOR Sweepstakes.

RPAC Update



Pat Levitt Kathy Engel
RPAC Co-Chairpersons

Well we're halfway there — to date we're at \$136,000 our goal is only \$255,000. So far less than 20% of our membership has donated to RPAC. If the remaining 14,000 members would donate as little as \$10.00 then we will have made goal. For many years, the generous few have carried the whole board. It's time for all of our members to realize the importance of how RPAC affects our livelihood. Your RPAC \$\$ will send a bipartisan message that REALTORS and Community issues need to be supported. Some of the most important issues that we are supporting are:

Real Estate Commission Escrow Act
Will protect REALTORS from being unfairly cheated out of earned commissions.

Increasing the Small Claims Court limits from \$3,000 to \$5,000
This will real estate licensees to access these courts for the purpose of recovering unpaid commissions without the expense of legal services.

Co-op Board Disclosure Act.
It will finally make accountable, the Co-op boards by requiring them to disclose the reasons for rejection of any applicant who is looking to purchase a co-op.

One of the most important issues we are fighting is:
Broker Verification of Zoning Compliance

REALTORS are not policemen, nor are we trained in zoning laws and issues. Help our industry thrive, contribute to RPAC today!!!

Kathy Engel

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ETHICS & RULES

ETHICS...This Month's Topics

Case #16-15: Cooperating Broker's Compensation Specified on Deposit Receipt

Realtor A filed a written complaint against Realtor B, alleging violation of Article 16 of the Code of Ethics. It was referred to the Grievance Committee and after preliminary review, the Grievance committee referred it to the Executive Officer with instructions to arrange a hearing before a Hearing Panel of the Professional Standards Committee. After following required procedures, including timely notices to all parties, a Hearing Panel was convened.

Realtor A stated to the Hearing Panel that he and Realtor B were both members of the Board MLS and that, as an MLS Participant, he was required to specify the amount of compensation he was offering on listings filed with the MLS. However, Realtor B had ignored this information as published by the MLS and had, on two separate occasions, brought Realtor A purchase agreements with copies of deposit receipts that provided for a different amount of subagency compensation to be payable to Realtor B. In following this practice, Realtor B was, in effect, presenting a demand for a subagency compensation greater than that which Realtor A, as the listing broker, had specified in the information filed with the Board's Multiple Listing Service.

Realtor A also complained that the language of the deposit receipt was so phrased

as to make presentation of the offer conditional upon Realtor A's agreement to pay a larger subagency commission than he had offered through the MLS. Realtor A said this practice by Realtor B created a dilemma for him as the listing broker of either not submitting the offer to the client or, alternatively, paying an amount of subagency compensation greater than he had offered through the MLS.

Realtor B responded that he had a right to negotiate with Realtor A as to the subagency compensation he would receive for his work, and the amount he had put on the deposit receipt was the compensation for which he was willing to work. Realtor B said that Realtor A would have to make his own decision as to whether he would present the offer or not.

The Hearing Panel's decision noted that Realtor B was indeed entitled to negotiate with Realtor A concerning subagency compensation but that such negotiation should be completed prior to the showing of the property by Realtor B. The decision indicated that Realtor B was entitled to show property listed by Realtor A on the basis of the subagency agreement between them. If there was no agreement on the essential terms and conditions of such subagency, including compensation, there was no authority for Realtor B to show the property or to procure an offer to purchase.

The panel's decision further advised that it was improper for Realtor B to follow a procedure of inserting the amount of sub-

agency compensation to be paid by the listing broker on any document provided to a buyer or a seller, because this is properly a matter to be decided by the listing and cooperating brokers at the time of subagency is offered and accepted; and that preconditioning an offer to purchase on the listing broker's acceptance of a subagency commission greater than he had offered was a practice inconsistent with respect for the agency of the listing broker.

Realtor B was found in violation of Article 16.

Case #16-16: Buyer Agent's Demand that Listing Agent Reduce Commission

Realtor B contacted Realtor A, the listing broker, and notified her that he was a buyer's agent and was interested in showing one of her listings to his client, a prospective purchaser. Realtor A made an appointment for Realtor B and his client to view the property. Shortly thereafter, Realtor B presented Realtor A with a signed offer to purchase from his client which was contingent on Realtor A's willingness to reduce her commission by the amount she had offered through the MLS to subagents and on the seller's willingness to compensate the buyer for the commission the buyer owed to Realtor B, his agent. Realtor A presented the offer to her client, the seller, explaining that she would not agree to reduce the previously agreed commission as specified in their listing contract.

Realtor A then filed a complaint with the local Board charging Realtor B with violating Article 16 as interpreted by Standard

of Practice 16-16. In her complaint, Realtor A stated that Realtor B had interfered in her agency relationship with the seller by encouraging the buyer to conditional acceptance of his offer on the renegotiation of Realtor A's commission arrangement with her client, the seller.

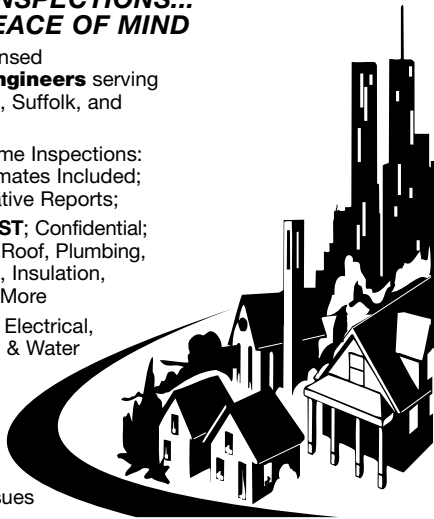
Realtor B defended his action arguing that Realtor A's refusal to reduce her commission by an amount equal to what she had offered other brokers for subagency services would have placed the seller in the position of having to pay an excessive amount of commission if he had accepted the offer agreeing to contribute to the buyer broker's compensation. In addition, Realtor B felt that it was his duty to his client to get the best price for the property by encouraging the buyer to reduce the cost of sale wherever practical. The Hearing Panel concluded that Realtor B's actions to encourage his buyer-client to pressure the seller to try to modify the listing agreement with Realtor A was an unwarranted interference in their contractual relationship.

The Hearing Panel noted that Article 16, as interpreted by Standard of Practice 16-16, required Realtor B to determine, prior to presenting an offer to Realtor A and her seller-client, whether Realtor A was willing to contribute to Realtor B's commission, either directly or by reducing the commission as agreed to in the listing contract and, if so, the terms and amount of such contributions. It was the decision of the Hearing Panel that Realtor B had violated Article 16.

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allows the exchange of commercial real estate for "like kind" real estate in order to avoid paying the capital gains tax on the first sale. The tax deferred 1031 exchange

Every great sales professional has a number of common traits, several of the most common traits found are an ability to ask great questions, creativity, and the application of technical competence.

I find in my own day to day practice the best clients are created when I do a great job of understanding what is truly important to that person, apply a little creativity to my presentation, along with an application of technical expertise that does not get lost in professional jargon, and viola I create a situation where the client is purchasing multiple services at the same time. Best of all though is that the client is thrilled because they have just solved a huge problem and in the process the sales professional has been compensated handsomely!

Take this philosophy to the concept of a Section 1031 exchange and watch your sales & revenue multiply many times over.

Section 1031 exchanges are a win-win when you have a client who would like to sell a business or investment property that no longer fits their needs, but the capital gains tax due on the sale of the appreciated property makes the client reluctant to sell. However Section 1031 allows for some relief from this dilemma. This section

allows a client to exchange his or her original property for a replacement property that would meet their new goals without triggering the capital gains tax. Once the original property is sold the client has 45 days following the sale to identify up to three qualifying replacement properties. The client must purchase the replacement property within 180 days following the sale of the original property to avoid the gain on the sale of the first property becoming taxable. It is important to bear in mind that in order for the whole gain to be deferred, all proceeds from the sale of the first property must be rolled back into the purchase of the new property. In addition the replacement property must have a fair market value equal to or greater than the original properties fair market value. It should be noted that unless you have experience in these matters you might require the guidance of a legal or tax advisor to help facilitate the transaction.

For the true sales professional who adds value this sounds like two sales to me, one on the sale of the original property and another one on the purchase of the new property!

Right about now I can hear all the "yeah but" people saying this is great but I don't have those types of clients. And that may

well be true, but you would be missing the bigger point of this article which is that by asking great questions, being creative, and being a technical resource, you are now adding value by being different. Do this and I guarantee that your sales and revenue will increase many times over!

Six Steps to a Golden Retirement Retirement. People Work For It.

You live for it, and you look forward to it in the future. Many people choose to retire between the ages of 65 and 67, depending on when you were born and when you qualify for Social Security. Yet, there's more to retirement than collecting from Uncle Sam. The following are six steps to a golden retirement as you head into the golden years.

First figure out how long you think you're going to live. It's hard to guess your fate, but believe it or not, there's a Web site that will give you an estimate. Just follow the questions at www.livingto100.com.

Now figure out when you think you should claim your monthly check from Uncle Sam. For purposes of Social Security, the full retirement age is 65 to 67 depending on when you were born, although you can opt for a reduced monthly benefit at 62.

Now turn your attention to your portfolio. There's no right answer on the manner in which you decide to divvy up your nest egg

between stocks, bonds and cash investments. But be sure not to plunk down more than 20 percent of your cash investments because the returns are usually miserably low. If you want to keep additional money in conservative investments, consider a low-cost, short-term bond fund. Meanwhile, aim to keep between 30 percent and 65 percent of your portfolio in stocks.

Each year, look to withdraw 5 percent of your portfolio's beginning-of-year value.

Now take your annual portfolio withdrawal, add your Social Security benefit and any pension you receive, and you have your annual retirement income. If this income is sufficient, you are in great shape.

If you don't have enough income, consider trading down to a smaller home to free up home equity that you can spend. Alternatively, consider a reverse mortgage. For more information on this, log on to www.aarp.org/revmort.

— adapted from *The Wall Street Journal*



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E&O claims can result in high legal costs and damages. Ensure that you and your firm are properly insured.

E&O coverage is available for:	
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Computer Consultants	Title Agent/Abstractors
Escrow Agents	

*New York State Exclusive

E&O & Health Recognitions:

- ★ Manhattan Association of Realtors, Inc. (MANAR)
- ★ National Association of Real Estate Appraisers (NAREA)
- ★ New York State Society of Real Estate Appraisers (NYSSREA)
- ★ Putnam County Association of Realtors, Inc. (PCAR)
- ★ Worcester County Society of Real Estate Appraisers, Inc. (WCSREA)
- ★ Westchester County Board of Realtors, Inc. (WCBBR)

Call for a free consultation or non-binding premium indication.

Dennis M. Supraner, President
Professional Liability Consulting Services, Inc.



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"Everything We Touch Turns To Sold!"™

Join the TEAM that is SOLD on SUCCESS!!

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- ♦ 16 Cooperating Offices
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- ♦ Agent Recognition
- ♦ Friendly Brokers With Open Doors
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Lake Ronkonkoma.....	738-0400 Lou Papas
Melville.....	944-6400 Jade Pastor, Bob Roth
Middle Island.....	345-5600 Anthony Guidice
Miller Place.....	474-2000 Lou Papas
Manorville.....	281-8600 Terri Medici, Lucine Anzelone
Nesconset.....	360-2900 Evan Greene
Patchogue.....	289-0700 Shawn Hough
Patchogue(Ron Bush)...	289-3737 Shawn Hough
Port Jefferson.....	476-6800 Gary Mayhew
Selden.....	698-6900 Parker Hough
Shoreham.....	821-2040 Rosemarie Princi, Lynn Astre
Syosset.....	(516)496-2022 Linda Petralia
Wading River.....	929-1100 Dave Lunenfeld, Gail DeSantis

Corporate Office..... 1(888) 924-SOLD Donna Etergineoso

Call any of the above people for a confidential discussion of how Hough & Guidice Realty can help your real estate career soar.

PROFESSIONAL DEVELOPMENT

COMPUTER EDUCATION

STRATUS COMPUTER TRAINING

MLS STRATUS DEMONSTRATION

FREE three hour lecture demonstration (NOT hands-on). Instructor will show the Stratus system on an overhead projector. All functions of Stratus will be covered: Searching, CMA, Update, Info Center, Public Records, Add/Edit, Prospect Match, Contacts. All members welcome — reservations are a MUST! 3 Hours (1 meeting) **NO PRE-REQUISITES.**

West Babylon Jun 4, Jul 16 . . . (3rd Floor Classroom) . . . Please Call for Times
 Jackson Heights . . . Jun 17 10:00 a.m. — 1:00 p.m.
 Riverhead Jun 3, Jul 22 . . . 10:00 a.m. — 1:00 p.m. & 12:30 p.m. — 3:30 p.m.

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! 4 Hours (1 meeting) ☆

PREREQUISITES: Computers Made Easy and/or knowledge of minimize/maximize/drag Windows, mouse click and double click, scrolling and task bar.

West Babylon Jun 9, Jul 10 (Eve)*, 14 9:30 a.m. — 1:30 p.m.
 Jackson Heights . . . Jun 6, Jul 8 (Eve)*, 14 10:00 a.m. — 2:00 p.m.
 Riverhead Jun 11, Jul 9 10:00 a.m. — 2:00 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! 4 Hours (1 meeting) ☆

PREREQUISITES: Get Into Stratus and/or knowledge of all functions covered in Get Into Stratus.

West Babylon Jun 12, Jul 17, 23 (Eve)*, 29 9:30 a.m. — 1:30 p.m.
 Jackson Heights . . . Jun 11, Jul 16 (Eve)*, 23, 28 10:00 a.m. — 2:00 p.m.
 Riverhead Jun 17, Jul 15 10:00 a.m. — 2:00 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! 4 Hours (1 meeting) ☆

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

West Babylon Jun 20, Jul 18, 30, 31 (Eve)* 9:30 a.m. — 1:30 p.m.
 Jackson Heights . . . Jun 18, Jul 15, 22 (Eve)*, 29 10:00 a.m. — 2:00 p.m.
 Riverhead Jun 25, Jul 23 10:00 a.m. — 2:00 p.m.

LEADS & LABELS WITH STRATUS COUNTY 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! 4 Hours (1 meeting) ☆

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

West Babylon Jun 24, Jul 15, 22 9:30 a.m. — 1:30 p.m.
 Jackson Heights . . . Jun 23, Jul 9, 31 10:00 a.m. — 2:00 p.m.
 Riverhead Jun 26, Jul 29 10:00 a.m. — 2:00 p.m.

WINNING COMMUNICATIONS WITH STRATUS E-MAIL

This hands-on course includes: Using your FREE mslil.com e-mail address, Open and read incoming mail, Reply & forward, Composing a new e-mail, Attaching a signature, E-mail listings, Prospect Match, Auto responder, Setting up folders to organize e-mail, Deleting e-mail and much more! 4 Hours (1 meeting) ☆

PREREQUISITES: Get Into Stratus and/or knowledge of Stratus log-on and navigation.

West Babylon Jun 26, Jul 31 9:30 a.m. — 1:30 p.m.
 Jackson Heights . . . Jun 24, Jul 30 10:00 a.m. — 2:00 p.m.
 Riverhead Jul 24 10:00 a.m. — 2:00 p.m.

* Please Check for Evening Hours
 ☆ 4 HOURS CE AVAILABLE

WEB PAGE TRAINING

Stratus and MLS have designed "do it yourself" web pages for our Realtor members. They are affordable, easy to design and change at any time, and best of all are TIED INTO THE MLS STRATUS DATABASE and will include your up-to-the minute MLS and office exclusive listings!

You can sign up for a FREE training demonstration to see how it works and if you are interested. Or you can try it yourself!

For those needing additional help, hands-on classes are scheduled that will walk you through the design process and send you off with a completed web page!

AGENT/OFFICE WEB PAGE DEMONSTRATION

FREE FOR LIBOR MEMBERS — Reservation Required

West Babylon Dates to be Determined
 Jackson Heights Dates to be Determined
 Riverhead Dates to be Determined

AGENT/OFFICE WEB PAGE HANDS-ON TRAINING

\$69.00 LIBOR Members

West Babylon Dates to be Determined
 Jackson Heights Dates to be Determined
 Riverhead Dates to be Determined

GENERAL COMPUTER TRAINING

COMPUTERS MADE EASY

This course will familiarize the student with the basic operation of the computer, the use of the mouse, disk and file management. You will learn to manipulate the windows environment and move between applications. 3 Hours (1 meeting)

NO PREREQUISITES (Excellent introductory course for beginners)

West Babylon Mon. Jun 2, Thur., Jul 10 9:30 a.m. — 12:30 p.m.
 Jackson Heights . . . Tues. Jun 3, Mon. Jul 7 10:00 a.m. — 1:00 p.m.
 Riverhead Wed. Jun 4, Tues. Jul 8 10:00 a.m. — 1:00 p.m.

EXPLORING THE INTERNET

The Internet is a technology that has a profound effect on the way we learn and do business. This class will provide the student with a basic understanding of what the Internet is, how it is accessed and how it can be applied to personal and business needs. Learn how to navigate around the internet using the World Wide Web. 3 Hours (1 meeting)

PREREQUISITES: "COMPUTERS MADE EASY" AND/OR ability to use mouse and Windows 3

West Babylon Wed. Jun 25 9:30 a.m. — 12:30 p.m.
 Jackson Heights Dates to be Determined
 Riverhead Tues. Jun 10 10:00 a.m. — 1:00 p.m.

INTRO TO MICROSOFT WORD

This introductory course covers creating a document, saving and retrieving a document, formatting the text using underline, bold, justify, center, changing margins, fonts and printing. The student will also learn proper highlighting techniques and how to use the toolbars and menu bars basic editing and formatting. 3 Hours (1 meeting)

PREREQUISITES: Must know the mouse AND/OR "COMPUTERS MADE EASY"

West Babylon Dates to be Determined
 Jackson Heights Dates to be Determined
 Riverhead Wed. Jun 18 9:00 a.m. — 12:00 p.m.

INTERMEDIATE MICROSOFT WORD

This course covers the desktop publishing features of Word including borders & shading, bullets and numbers, tables, multiple page document, using page numbers, headers and footers. 3 Hours (1 meeting)

PREREQUISITES: "INTRODUCTION TO WORD" AND/OR strong knowledge of quick keys, toolbars, formatting and selecting text.

West Babylon Dates to be Determined
 Jackson Heights Dates to be Determined
 Riverhead Wed. Jun 18 12:30 p.m. — 3:30 p.m.

MAILING LABELS USING WORD

This course will take the doubt out of using the mail merge feature in Word. The student will learn how to create a data source or use an existing source to merge into mailing labels or form letters. Great course for home or business use. 3 Hours (1 meeting)

PREREQUISITES: "INTERMEDIATE WORD"

West Babylon Dates to be Determined
 Jackson Heights Thurs. Jun 26 10:00 a.m. — 1:00 p.m.
 Riverhead Dates to be Determined

COMPUTER CLASS PRICES

STRATUS COMPUTER TRAINING

SINGLE CLASS
 \$59 Member from MLS office
 \$69 Admin from MLS office

2 CLASS PACKAGE
 \$99 Member from MLS office
 \$109 Admin from MLS office

3 CLASS PACKAGE
 \$139 Member from MLS office
 \$149 Admin from MLS office

4 CLASS PACKAGE

\$169 Member from MLS office
 \$179 Admin from MLS office

5 CLASS PACKAGE

\$200 Member from MLS office
 \$210 Admin from MLS office

GENERAL COMPUTER TRAINING

\$29 LIBOR Members
 \$39 Non-Members
 No packages available

PRIVATE COMPUTER TRAINING

PRIVATE INDIVIDUAL TUTORING

Receive one-on-one training with an experienced LIBOR trainer in our W. Babylon, Riverhead or Jackson Heights training centers. **Cost can be shared by two students under one registration.** Topics Available: Computer basics, MLS Stratus, Windows, E-Mail, Internet, Word, Excel, PowerPoint, Outlook.

\$169 for a 2 hour session
 No Experience Necessary

GROUP TRAINING SESSION

We will customize a class for up to 12 students. Trainer will work with you to customize a class for your office covering any of the following subjects: Computer basics, MLS Stratus, Windows, E-Mail, Internet, Word, Excel, PowerPoint and Outlook.
 \$700 half-day...12 student LIBOR member office
 \$1,000 full day...12 student LIBOR member office
 \$900 half-day...12 student non-member office
 \$1,200 full-day...12 student non-member office

EVENING CLASS SCHEDULE

LOCATION: West Babylon, 300 Sunrise Hwy., 3rd Fl. Conf. Room

TIME: 5:30 p.m. to 9:30 p.m.
 Tues, Jun 10 . . . Stratus Public Records
 Thurs, Jul 10 . . . Stratus Searching Level 1
 Wed, Jul 23 . . . Stratus Searching Level 2
 Thurs, Jul 31 . . . Stratus CMA

LOCATION: Jackson Heights, Realtor Service Center

TIME: 5:00 p.m. to 9:00 p.m.
 Tues, Jul 8 . . . Stratus Searching Level 1
 Wed, Jul 16 . . . Stratus Searching Level 2
 Tues, Jul 22 . . . Stratus CMA

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
 West Babylon FAX (631) 661-5202

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.mslil.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.mslil.com

CANCELLATION POLICY:

Applies to both general courses and computer courses: You may cancel your registration up to 3 business days before course start date, for a full refund. 50% refund after 3 business days before course start date. No refunds thereafter; education credit only. A "no-show" forfeits entire tuition. LIBOR reserves the right to cancel if minimum enrollment is not met.



CONTINUING EDUCATION

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

- 6/9 — "Meeting the Housing Needs of the Over 55 Customers & Clients"
- 6/11 — "Disclosure-Insulation from Litigation-Safeguards & Precautions"
- 6/13 — "What You Don't Know Can & Will Be Used Against You In A Court of Law"

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

- 6/2 — "Introduction to Commercial & Investment Real Estate: Tools of the Trade"
- 6/12 — "Environmental Issues Affecting Real Estate Transactions"
- 6/25 — "Whose Buyer Is This Anyway? A Buyer Broker Seminar"

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

- 6/3 — "Property Management: Managing 1-4 Family Homes"
- 6/24 — "Close Encounters of the Legal Kind; What Every Agent Must Know"*
- 6/26 — "How To Make The Lawyers Love You; Or At Least Stop Hating You"

HOLIDAY INN, ROCKVILLE CENTRE, 8:30AM-5:00PM

- 6/11 — "How To Make The Lawyers Love You; Or At Least Stop Hating You"
- 6/19 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"
- 6/26 — "Mortgage Knowledge To Save Your Deal"

HOLIDAY INN, PLAINVIEW, 8:30AM-5:00PM

- 6/3 — "What Every Realtor Should Know — A Risk Reduction Seminar"
- 6/18 — "Environmental Issues Affecting Real Estate Transactions"
- 6/26 — "Introduction to Commercial & Investment Real Estate: Tools of the Trade"

*Also approved for NAR Mandated Ethics Course Requirement for Realtors needed by 12/31/04.

ETHICS, FUN, SALES & PROFIT

NAR CODE OF THIS TRAINING PROGRAM

Approved for 3 hours NYS CE credit & NAR Mandated Ethics Requirement needed by 12/31/04.

- June 12, 2003 Coral House, Baldwin
- July 11, 2003 Dante Caterers, Jackson Heights
- Instructor: JAMES V. PUGLIESE, ABR, CRB, GRI, CBR, CSP, ITI
- Time: 9:30 AM — 12:30 PM
- TUITION: \$30 LIBOR Members, \$60 Non-Members

LICENSING

45-HOUR SALESPERSON QUALIFYING COURSES

- June 10-12, 17, 19* 9AM — 5:30PM Riverhead
- June 16-20, 23* 9AM — 5:30PM Jackson Heights
- June 23-27, 30* 9AM — 5:30PM West Babylon
- July 21-25, 28* 9AM — 5:30PM West Babylon
- August 18-22, 25* 9AM — 5:30PM West Babylon
- *Exam date till 6:30PM

TUITION: Salesperson: \$150 - register 5 business days before course; \$180 - thereafter.
 Broker: \$160 - LIBOR Members; \$195 - Non-members.

45-HOUR BROKER QUALIFYING COURSES

- July 14-17, 21-24 9AM — 5PM Jackson Heights

ON-LINE & CD-ROM CONTINUING ED

ON-LINE & CD-ROM CONTINUING EDUCATION:

Earn CE credit for real estate license renewal without leaving your home or office. LIBOR offers over 100 hours of real estate continuing education approved courses both ON-LINE and on CD-ROM. 65 hours of new courses just recently added to our on-line curriculum. No previous computer training required; no classroom participation. All courses approved by the NYS Department of State.

CD-ROM COURSE PRICES:

Cost per 7 1/2-hour course: \$54 LIBOR Members, \$60 Non-members
 Cost per 3 3/4-hour course: \$36 LIBOR Members, \$40 Non-members

ON-LINE COURSE PRICES:

Prices vary... 22 1/2-hour discount packages available.

Visit our website at: www.mlsli.com and try a FREE DEMO.



FOR INFORMATION ON THE FOLLOWING:

- DEPARTMENT OF STATE EXAM LOCATIONS, TIMES, ETC.
- SAME DAY LICENSURE
- RENEWAL OF YOUR LICENSE ON-LINE

Call the Department of State at (518) 474-4429 or visit the NYS Department of State Website at www.dos.state.ny.us/lcns/realest.html

REGISTER TODAY BY CALLING:

- WEST BABYLON (631) 661-4800 EXT. 2
- JACKSON HEIGHTS (718) 429-8666
- RIVERHEAD (631) 369-6148

REGISTER ON-LINE NOW AT WWW.MLSLIREALTOR.COM

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 16, 17, 18, 2003 West Babylon
- July 22, 23, 24, 2003 Riverhead
- August 4, 5, 6, 2003 Jackson Heights
- Time: 9:00AM — 1:00PM

Tuition:	w/o CE	with CE
LIBOR Licensing Students:	FREE	\$65.00
LIBOR Members:	FREE	\$65.00
Non-members:	\$150.00	\$215.00

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.

- June 16-22, 2003 REALTOR Building, West Babylon
- Time: 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: Westbury or Manhattan.

FAIR HOUSING SALES & RENTALS

Every licensee has an obligation to know and understand federal and state fair housing laws. These laws, their impact on the sale & rental of real estate and how to avoid practices which may be discriminatory, are covered in this program. Insightful information for applying law to "real-world" real estate.

Approved for 3 hours NYS CE credit.

- June 9, 2003 Jackson Heights Instructor: Nick Gigante
- July 17, 2003 Riverhead Instructor: Dianne Scalza
- Time: 10:00AM — 1:00PM
- Tuition: \$25 LIBOR Members, \$40 Non-members

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.

- June 10, 2003 Jackson Heights Instructor: Hank Cardello
- Time: 10:00AM — 1:00PM
- Tuition: \$20 LIBOR Members, \$45 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.

- June 10, 2003 West Babylon
- October 2, 2003 Jackson Heights
- Instructor: Sal D'Agate, REALTOR
- Time: 10:00am — 1:00pm

Tuition: \$35 LIBOR Members, \$55 Non-members

DESIGNATION & PROF DEVELOPMENT

CBR — CERTIFIED BUYER REPRESENTATIVE DESIGNATION COURSE

- JULY 7, 8, 9, 2003 — REALTOR SERVICE CENTER, Jackson Heights

Time: 8:30am — 5:30pm

Instructor: JAMES PUGLIESE, CRB, GRI, ITI, CBR

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

Tuition: Prepaid before June 16: \$325 — LIBOR Members, \$350 — Non-members
 Prepaid after June 16: \$350 — LIBOR Members, \$375 — Non-members

NEW YORK STATE REALTOR INSTITUTE

2003 GRI COURSE OFFERINGS ~ 8:30AM — 5:30PM

- RI403, RI404, RI405, RI408, RI409 — Holiday Inn, 215 Sunnyside Blvd., Plainview
- RI401, RI402, RI406, RI407 — REALTOR Building, West Babylon
- TIME: 8:30am — 5:30pm

Each module approved for NYS CE credit.

- RI 406 — JUNE 16: "Price Is Right — Close More Deals"
- RI 402 — SEPTEMBER 22-23: "Real Estate Legal Issues; Not Knowing Can Be Dangerous"
- RI 401 — OCTOBER 20-21: "Effective Real Estate Practices — Skills To Put You On Top"
- RI 407 — OCTOBER 24: "Building Your Real Estate Practice"

To register, call NYSAR Education Dept.: 518-463-0300.



SERVICES DIRECTORY

BUSINESS CAREER OPPORTUNITIES

Century 21 Annettes	516.564.4480
Century 21 Metro NY/LI Brokers Council	800.537.8108
Coldwell Banker/Sammis	631.673.5900 x 363
ERA Top Service Realty.....	718.441.5800
Help-U-Sell Real Estate	800.227.4742
Hough & Guidice Realty Inc.	888.924.SOLD
Magic Realty/North Shore Towers	718.631.8867
Prudential Long Island Realty	631.549.7401
RE/MAX Destiny	718.736.1010
RE/MAX of New York, Inc.	1.800.736.2969
Sea Crest Real Estate	631.669.1700 x 204
Sunshine Realtors.....	631.673.5941
Vista Land Services.....	631.549.8200
Weichert Realtors/The Dallow Agency	516.293.2323

GERMICIDAL SYSTEMS

Bio-Kill Services	866.246.5455
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HOME & EQUIPMENT INSPECTIONS/SERVICES

AmeriSpec Home Inspection Service	1.888.205.HOME
Federated Consultant Service, Inc.	1.800.422.4473
Heimer Engineering, PC	800.605.1500

HOME WARRANTIES

AHS/American Home Shield	1.800.800.8880 x 6802
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INSURANCE/LEGAL

Jay S. Gootenberg, Errors & Omissions, Commercial & Personal	631.325.9107 Cell: 516.322.7143
PLCSI, Errors & Omissions, Health	914.366.9000

MEDIA

The Realtor® Advertising	516.609.3200
LIBOR Membership Directory	631.661.9126
MLS/LIBOR — Web Site	631.661.4800 x 348 mlsli.com, mlsstratus.com

MORTGAGE COMPANIES

Mid-Island Mortgage Corp.....	516.683.0800 x 221
Performance Residential Capital Corp.	516.845.4700

PROMOTION SERVICES

Sterling Graphic Impressions	516.609.3200
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REAL ESTATE FORECLOSURE

Foreclosure Update.	516.487.6491
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THE SERVICES DIRECTORY IS PROVIDED AS AN ADDITIONAL SERVICE. THE PUBLISHER DOES NOT ASSUME ANY LIABILITY FOR ERRORS OR OMISSIONS.

CHECK OUT OUR GREAT LOAN RATES! LONG ISLAND REALTORS FEDERAL CREDIT UNION



NEW CAR LOANS: '02-'03** MODELS

10% Down Payment Financed up to \$30,000	
20% Down Payment Financed up to \$50,000	
*2 Years 4.25% - \$43.55/\$1,000	*4 Years 5.25% - \$23.15/\$1,000
*3 Years 4.25% - \$29.65/\$1,000	*5 Years 5.25% - \$19.00/\$1,000

*For a limited time only.

USED CAR LOANS: '98-'01 MODELS

20% Down Payment Financed up to \$20,000	
30% Down Payment Financed up to \$40,000	
'01	'99
1 Year 5.9% - \$86.04/\$1,000	1 Year 6.25% - \$86.20/\$1,000
2 Years 5.9% - \$44.29/\$1,000	2 Years 6.25% - \$44.25/\$1,000
3 Years 5.9% - \$30.39/\$1,000	3 Years 6.25% - \$30.55/\$1,000
4 Years 5.9% - \$23.45/\$1,000	
'00	'98
1 Year 5.9% - \$86.04/\$1,000	1 Year 6.25% - \$86.20/\$1,000
2 Years 5.9% - \$44.29/\$1,000	2 Years 6.25% - \$44.25/\$1,000
3 Years 5.9% - \$30.39/\$1,000	3 Years 6.25% - \$30.55/\$1,000

SHARED SECURED LOANS

1 Year 4.75% - \$85.50/\$1,000	4 Years 4.75% - \$22.92/\$1,000
2 Years 4.75% - \$43.77/\$1,000	5 Years 4.75% - \$18.76/\$1,000
3 Years 4.75% - \$29.87/\$1,000	

PERSONAL LOANS

12% Financed up to \$2,000 • Maximum Term - 24 Months
12 Months - \$88.88/\$1,000 • 24 Months - \$47.09/\$1,000

THE ABOVE RATES ARE SUBJECT TO CHANGE

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

WELCOME New LIBOR & MLS Members

Alan L Berger
ALB Professional Real Estate

James Orticele
James Orticele And Assoc

Joseph F Buzzell
Joseph F Buzzell Realtor

Betty Ann Pilling
Phillling Real Estate

Paul V Craco
EKS Real Estate LLC

John S Sanders
Shea & Sanders Real Estate

Vincent E Ferreri
Valley Homes Realty Inc

Angela M Scaldaferrri
Town & Country Rlty

Joanne K Greenspan
Joanne Greenspan REALTOR

Adolph D Seltzer
Teakwood Group Ltd

Laura G Grossman
Laura G Grossman Realtor

Edward S Smith
Smith Commercial

Michael P Keegan
Keystone Realty USA

Robert H Solomon
Robert H Solomon

Richard C Kesnig
Richard C Kesnig, Realtor

Robert Southern
Sun Coast Management

Philip K Lam
Green City Realty Inc

Golan M Talukder
Century Sweet Home Realtor

Mark M Lerner
East Meadow Realty

Li Tiene Townsend
Li Tiene Townsend Realtor

Scott Miller
Real Estate Marketing Co

Jin N Um
Uniworld Realty of New York

Roland E Onuoha
Amicable Realty Inc

Thomas Zazarino
Island Equities LLC

Have You Met the Coldwell Banker Sammis Family?



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SAMMIS



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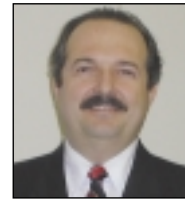
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