



**MARCH, 2006**  
**SPECIAL POINTS OF INTEREST**

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# THE REALTOR®

CIRCULATION 26,000

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

## Exciting New Venues Added to 2006 MLSLI Ad Campaign

By *Tricia Chirco*  
 Marketing & Communication Director

The MLS Advertising Committee began meeting this year in early January in an effort to get a head start on this year's advertising campaign. Chairman, Don Scanlon and Co-Chairman, Frank Urso, wanted to meet early in the year with committee members to assure that the 2006 campaign was developed in time and approved by the Board of Directors prior to March 1st. Scanlon says, "We wanted to make sure we moved swiftly so as not to miss the beginning of the spring market that begins in March."

The MLSLI Advertising campaign will officially launch the first week of March with Newsday ads running in the Sunday paper, TV commercials airing on cablevision radio sponsorships on AM and FM stations, and web search enhancement programs that have been implemented for google.com and yahoo. Then in April, outdoor venues will roll out that include: bus shelters, bus exteriors, billboards in the outfield of Citibank Park where the Long Island Ducks play,

dozens of Little League Team Sponsorships throughout Nassau, Suffolk and Queens Counties. We also will have Digital Video Commercials at Shea Stadium where the New York Mets are expected to draw 3 million fans during their 80 home games.

The advertising theme this year will reflect the message, graphics, and color scheme that began appearing on MLSLI posters and billboard all over Long Island in 2003 and 2004 which promoted the slogan, "Buying or Selling a Home? Visit MLSLI.com — Insist on Multiple Listing." The committee felt that it was important to focus on both, buyers and sellers, and the ad language should be able to drive both groups to the mlsli.com web site. Additionally, this year the committee has approved the use of four new variations of the ad which will alternate in print ads, TV and radio that include promoting the new OPEN HOUSE feature on mlsli.com.

When the Advertising committee developed the 2006 campaign, they gave a lot of thought to the rising use of the Internet. When searching for a home they felt they could not underestimate the growing number

that turn to the Internet as their main source for information. The National Association of REALTORS recently released a report that stated, "Home buyers use of the Internet to search for a home has risen dramatically over time, increasing from only 2 percent of buyers in 1995 to 77 percent in 2005; it was 74 percent in 2004." Moreover, the results of an in-house informal survey placed on mlsli.com also supported these findings.

The committee approved spending on two of the most popular web search enhancement programs — google ad words and yahoo sponsored search. Web Search Enhancement programs will help to increase our website traffic through search engines by directly increasing the visibility from keyword research. Additional funds were also allocated for Internet banner advertising on sites such as realtor.com and news12.com. Together, both of these Internet based



venues will help drive more visitors to mlsli.com.

MLS President, Chris Armstrong says, "The MLS Board of Directors approved a budget amount of \$460,000 for the campaign and I think the Committee did an excellent job choosing the venues to spend it on. The campaign is very diverse and will provide maximum exposure through most of 2006, while branding the MLS campaign message to a targeted audience of millions of Long Islanders."

## Commission Escrow Act Bill Amended LIBOR Targets Last Three Legislators for Co-sponsorship

By *Randy L. Kaplan*  
 Director of Government Affairs

REALTOR® supported legislation that would require disputed real estate commissions be placed in an escrow account with the county clerk until a resolution is reached was recently amended in the state legislature. Senate bill S.193-A and Assembly bill A.33995-A currently reside in the Judiciary committees of their respective houses of the legislature. NYSAR will issue a memo in support and set up meetings with the Judiciary Committees in both houses.

LIBOR recently met with four legislators and we got all four to sign on as cosponsors of the Commission Escrow Act. They are Senator Frank Padavan (Bellerose); Assembly Members Andrew Hevesi (Forest Hills); Marc Alessi (Riverhead) and Nettie Mayersohn (Flushing).

There is now only one Member of the New York State Senate and two Members of the New York State Assembly who have yet to sign on as cosponsors of the bill from the LIBOR region. The Senator who did not yet sign onto the bill is Serphin Maltese (Glendale) and the two Members of the

Assembly who have yet to sign on are: Catherine Nolan (Ridgewood) and Anthony Seminario (Richmond Hill).

The Commission Escrow Act garnered much support in 2005. A total of sixty-eight majority members in the Assembly and twenty five majority members in the Senate have signed on as sponsors of the Commission Escrow Act. This is the highest level of co-sponsorship in the history of this proposal. LIBOR's Legislative Division and Commission Escrow Act Subcommittee team will continue to try and obtain the support of the remaining one Senator and the two Members of the Assembly who did not yet sign onto the bill as cosponsors.

The way politics works in the New York State Legislature is clear-cut — a minority member of the Assembly or the Senate cannot become a cosponsor on a majority member's bill. However, many of the legislators who are not cosponsors have already expressed their support for the bill when it comes up for a vote on the floor of the Senate and the Assembly.

We can't stop now — we need your help. In order to be successful with a Commission

Escrow Act this year — we must continue to spread our message to each and every legislator at the local and state levels.

Despite the fact that LIBOR reached its 2005 RPAC goal — all REALTORS® must continue to raise additional RPAC dollars in

2006 as we need to support legislators who support REALTORS®. Please tell every REALTOR® you know to make sure they contribute to RPAC today — so you can protect your hard earned commission dollars tomorrow!

### LIBOR Launches 2006 RPAC Grand Slam Sweepstakes Winner Gets to Pick Season Tickets for Mets or Yankees

LIBOR is proud to announce the 2006 Grand Slam Sweepstakes. The winner of the grand prize will receive their choice of a pair of 2007 season tickets to either the New York Mets or the New York Yankees. Second prize will be dinner for four at Mickey Mantle's Restaurant in New York City including limousine transportation. Third prize will be a 10 pack of tickets to a Long Island Ducks baseball game, hot dogs and sodas included as well.

For every \$20.00 you contribute to RPAC from March 1, 2006 to September

30, 2006 — you will automatically be entered with one chance into this exciting sweepstakes. The winner will be chosen at the LIBOR General Membership Meeting on October 24, 2006.

LIBOR is on a mission to raise even more RPAC dollars in 2006 so we can continue to fight for a much needed Commission Escrow Act in order to protect your rightfully earned commissions. Please help us to support legislators who support REALTORS®. Contribute to RPAC today — it is your best investment in real estate.



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# NYPIUA Insurance Program Extended til June 30, 2006

By Randy L. Kaplan  
Director of Government Affairs

The New York Property Insurance Underwriter's Association (NYPIUA) agreement is due to sunset again on June 30th of this year.

The Long Island Board of REALTORS® is seeking immediate attention to a problem

that seems to be recurring each year — the lapse of available coastal insurance. We must have a permanent solution to this annual problem.

New Yorkers who cannot find insurance coverage for their properties in the private market must turn to the state's property insurer of last resort — NYPIUA. NYPIUA was established in 1968 after riots in

cities across the country gave rise to a federal law encouraging states to establish "Fair Access to Insurance Requirements" (FAIR) Plans. NYPIUA now insures over 57,000 homes and businesses throughout the state that private carriers have rejected, usually because of the location, age or condition of the properties.

Recognizing that NYPIUA has proven its value beyond question and that its temporary nature is no longer justified, the state Assembly has passed legislation 10 times over the last nine years to permanently authorize NYPIUA. It also has the support of consumer groups, insurers, agents, Realtors, editorial boards, the State Insurance Department and, on two occasions, Governor George Pataki. New York and Alabama are the only states without a permanent property insurance safety net.

The state Senate has repeatedly refused to agree to anything but short-term extenders of this vital program, sometimes linking it with other contentious issues. This has resulted in periodic lapses in NYPIUA's authority, with damaging

human and economic consequences. During these lapses, NYPIUA has had to turn away new applicants and send out non-renewal notices to existing policyholders, panicking people facing loss of coverage and disrupting orderly transfers of real estate. NYPIUA's tenuous history has left policyholders vulnerable in the event of losses related to catastrophic events, as NYPIUA is unable to establish a line of credit to meet the need for immediate funds to swiftly settle a large number of claims.

Each day that NYPIUA is unable to carry out its responsibilities, over one hundred Long Islanders will go without insurance on their properties and/or unable to buy or sell their homes. The lack of available insurance also results in many "last minute" costs and inconveniences, including the re-scheduling of moving vans and additional unexpected time off from work. We must have a permanent solution to this recurring problem.

We will continue to communicate this message to the lawmakers in Albany and keep you informed of any developments.

## NAR's Latest Profile of Home Buyers & Sellers Released Survey Finds Level of For-Sale-By-Owners Is On a Sustained Decline

The 2005 National Association of Realtors® Profile of Home Buyers and Sellers, based on more than 7,800 responses to a questionnaire mailed to a large national sample of consumers located through county deed records, is the latest in a series of surveys evaluating demographics, marketing and other characteristics of home buyers and sellers.

The survey finds that the level of for-sale-by-owners is on a sustained decline and is now at a record low. In addition, a growing share of FSBO properties are not placed on the open market — they're private transactions.

A clear downtrend in FSBOs has been seen since that market share experienced a cyclical peak of 18 percent in 1997. Only 13 percent of sellers conducted transactions without the assistance of a real estate professional in 2005, and 39 percent of those FSBO transactions were "closely held" between parties who knew each other in advance, up from 32 percent in 2004. The FSBO market share was at 14 percent in both 2003 and 2004. NAR

began tracking the FSBO market in 1981; the record was 20 percent in 1987.

The term 'FSBO' is a misnomer when used to broadly describe homes sold directly by owners. Since two out of five of these transactions are between related parties, and those properties are not placed on the open market, NAR believes that 'unrepresented sellers' would be a much more accurate term to describe this segment.

According to the survey, the median home price for sellers who use an agent is 16.0 percent higher than a home sold directly by an owner; \$230,000 vs. \$198,200; there were no significant differences between the types of homes sold. While many unrepresented sellers are motivated to save on paying a commission, NAR concludes that the price difference speaks for itself. Owners without professional assistance also have problems in understanding and completing paperwork, prepping the home for sale, getting the right price and selling within the time planned.

## 2006 Queens Divisional Luncheon

Seth Bornstein, Director of Economic Development for the Office of the Queens Borough President recently spoke to REALTORS at this year's Queens County Divisional Luncheon held at Antun's Restaurant in Queens Village. Bornstein who works with businesses throughout the Borough that are seeking assistance in expansion, real estate development and marketing; spoke about the revitalization of Queens. His speech was informative and every-

one in attendance walked away with new information on Queens. This event also served as the forum to distribute the 2005 Chapter Distinguished Service Awards, the recipients are as follows: Queens North Shore Chapter, Joseph Laracunte of Prudential Douglas Elliman; Western Queens Chapter, Kenneth Dunn of O'Kane Realty and Jamaica Central Queens Chapter, Nazim Mohamed of Affordable Realty Corp. Congratulations to all!



## 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 penalty. 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 3x5 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.

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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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REALTOR®

REALTOR® is a federally registered collective membership mark which identifies a real estate professional who is a Member of the NATIONAL ASSOCIATION OF REALTORS® and subscribes to its strict code of ethics.

## President's Message

By Gilbert Picard LIBOR President

## Your Credit Union Wants YOU!

When I was installed as your 2006 President, I said that one of the things I wanted to accomplish was to increase our credit union membership and expand services. The two go hand in hand because as our membership continues to grow, so will our ability to offer a wider variety of products and services.

As a member of our credit union, you are part of a non-profit cooperative organization that has your best interests in mind. The philosophy is "member-first" which translates into better rates on savings accounts and loans and higher levels of service. That is why our Credit Union has specifically designed programs that are sensitive to Realtors who work on commission and have an uncertain cash flow.

A few reasons for you, or your family member, to join your credit union include:

- Competitive Rates
- Paid on Savings Account Balances
- Credit Cards
- Competitive Interest Rates on Automobile Loans, Personal Loans and Second Mortgages
- MAPS (Member Auto Payment Saver), similar to auto lease program
- American Express Travelers and Gifts Checks
- Same Day Loan Processing in Most Cases
- Internet Teller

In response to our members changing needs, we are pleased to announce that beginning this summer, FREE checking and direct deposit banking will be added to the



*"The philosophy is member-first."*

list of products and services. Credit union members get a break by paying no fee instead of a fee typically charged by large banks, so these products save you time and money. Kudos to our Credit Union President, Tony Russo, who has been working diligently with staff and Directors over the past year on setting this up and recently signed off on the partnership that will allow us to offer these products soon.

Luisa Harmon and Berta Oaks staff the conveniently located credit union office located in the Realtor Service Center in West Babylon. The office is open Monday — Friday during regular business

hours. You can always count on courteous and helpful service from both of them. The credit union is also available on the web 24/7 by visiting [www.lirfcu.com](http://www.lirfcu.com).

Our Credit Union wants to help insure your future. No matter what point you are at in your real estate career, a new agent, experienced agent, or a seasoned broker, chances are we have a product or service that meets your needs. Take advantage of this benefit of your LIBOR membership. With an initial deposit of only \$25 you can start enjoying the benefits of your credit union. Remember — at our Credit Union you are always more than an account number — you are our top priority.



## Florida Mortgage Broker Licensing 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!

#### Class Dates:

Monday, April 3, 2006 - 8:45am-5:30pm

Tuesday, April 4, 2006 - 8:45am-5:30pm

Wednesday, April 5, 2006 - 8:45am-1:45pm

(Students must attend all 3 days to successfully complete the course)

Location: REALTOR Service Center, 75-35

31st Avenue, Suite 207, Jackson Heights

Instructor: Daniel J. Taddeo, P.A.

Course#: FMBL/157

Tuition: \$395/LIBOR Members • \$495/

Non-members

This course is open to anyone. No previous license or experience in real estate or mortgage brokering is required. Anyone interested in attending should contact LIBOR's Education Dept. at (631) 661-4800 ext. 21 or register online at [www.mlsli.com](http://www.mlsli.com)

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Mark Laffey, COO - Philip Laffey, President

## From Where I Sit

By Joseph E. Mottola, GRI

Chief Executive Officer, LIBOR/MLS



The world of business beyond real estate is also changing. One of the areas that has received significant attention is fiscal accountability. With the ENRON scandals and others of that magnitude, business organizations and associations have to take a balanced look at how they operate. We need to insure that there is a system of checks and balances in place to minimize the opportunity for wrong doing.

This doesn't mean that we suspect wrongdoing. Rather, we want to provide for systems and procedures to be in place that are designed to provide for controls so that we would be aware if something were to be handled wrong. The scandal in the Roslyn School district and other districts currently under investigation demonstrates that systems may not have been in place and inappropriate expenditures went unnoticed and unchecked.

In recognition of the seriousness of these issues, LIBOR and the MLS have jointly organized an Audit Committee. The role of the Audit Committee is "to provide assurance to the governing Boards that the corporations have the appropriate culture, personnel, policies, systems and controls in place to safeguard entity assets and to accurately report financial information to internal and external users." That's a long sentence which essentially says, "are we careful with our finances and does everyone understand the part they play."

The Audit Committee has appointed an outside accounting firm to review our internal systems, procedures and controls to assure that sound practices are in place. Furthermore they examine whether we follow those practices which are in place. The Accounting firm studies our organizations, evaluates our practices, transactions and individual job responsibilities. They then come up with a report which identifies areas which may have potential weaknesses. This is followed by recommendations on how to alleviate or minimize those weaknesses.

The task then falls to Management to review the organizations' operating policies and procedures and put in place revisions which correct the weakness. Some are as obvious as insuring there's always a receipt given when cash is exchanged. It's why we now give receipts when we collect any cash contributions to RPAC. Giving a receipt is a simple safeguard to insure correct accounting for the contributions.

We will be actively working on firming up our operations as weaknesses become identified. It may require us to hire some additional staff but that remains to be seen. We will be reporting back to the Audit Committee on our internal changes which are designed to insure that there are sound practices in place. They have to be assured that the validity and reliability of our finances are of the highest quality so they may report back to our Boards of Directors.

**"LIBOR and the MLS have jointly organized an Audit Committee."**

## 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](http://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.**

### MARCH 2006

#### 3/13 — Monday LIBOR MEMBER SERVICES COMMITTEE

9:30am — Realtor Service Center, West Babylon — Upper Conference Room. LIBOR Staff liaisons: Mary Ann Monteleone, ext. 360 & Connie Aiello, ext. 361.

3/15 — Wednesday  
MLS EXECUTIVE COMMITTEE  
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

3/16 — Thursday  
LIBOR EXECUTIVE COMMITTEE  
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

3/16 — Thursday  
SUFFOLK NORTH SHORE CHAPTER  
9:00am — Education Seminar & Networking Breakfast ~ Watermill Caterers, Smithtown. "MOCK ARBITRATION" ...featuring Tony Smith, Chairman-Professional Standards Committee & Cathy Nolan, Esq., Board Counsel. Cost is \$25 per person. RSVP: Sandi Bellucci @ 631-941-3100 ext. 224. Visit: [www.libor.com/suffolknorthshore](http://www.libor.com/suffolknorthshore).

3/16 — Thursday  
LIBOR/MLS ORIENTATION  
8:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Debbie Franco @ LIBOR ext. 364.

3/17 — Friday  
"HAPPY ST. PATRICK'S DAY"

3/20 — Monday  
FIRST DAY OF SPRING!!

3/21 — Tuesday  
CREDIT UNION BOARD OF DIRECTORS  
10:00am — Realtor Service Center, West Babylon — Upper Conference Room. Staff liaison: Luisa Harman @ LIBOR ext. 371.

3/23 — Thursday  
JAMAICA CENTRAL QUEENS CHAPTER  
9:00am — Education Seminar & FREE Breakfast ~ Fame Diner, Fresh Meadows. Guest speaker to be announced... For more information, contact Bridget Allim @ 718-297-0707. Visit: [www.libor.com/jamaicacentralqueens](http://www.libor.com/jamaicacentralqueens).

3/24 — Friday  
WESTERN QUEENS CHAPTER  
9:00am — Networking Breakfast Seminar ~ Details to follow... For more information, contact Kenneth Dunn @ 718-779-1111. Visit: [www.libor.com/westernqueens](http://www.libor.com/westernqueens).

3/27 — Monday  
LIBOR GRIEVANCE COMMITTEE  
9:00am — Realtor Building, West Babylon — 3rd floor Conference Room. Staff liaison: Judy Becker ext. 388.

3/28 — 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: [www.LICCOMMERCIALNETWORK.org](http://www.LICCOMMERCIALNETWORK.org).

3/29 — Wednesday  
LIBOR BOARD OF DIRECTORS  
9:30am — Realtor Service Center, West Babylon — Large Classroom. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

3/31 — Friday  
QUEENS NORTH SHORE CHAPTER  
9:00am — Networking Breakfast Seminar ~ Details to follow... For more information, contact Laura Copersino @ 718-631-8900. Visit: [www.libor.com/queensnorthshore](http://www.libor.com/queensnorthshore).

### APRIL 2006

4/5 — Wednesday  
MLS EXECUTIVE COMMITTEE  
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

4/5 — Wednesday  
(See Ad on Page 10)  
HUNTINGTON TOWNSHIP CHAPTER  
6:00pm — "An Evening At The Castle" to benefit Huntington Hospital's Women's Heart Program. Oheka Castle, 135 West Gate Drive, Huntington. Cocktail Reception, Banquet Dinner, Fashion Show featuring Men's & Women's fashions by Saks Fifth Avenue. By Reservation Only: \$150 per person. Please make checks payable to Huntington Hospital & mail to: Huntington Hospital Development & Community Relations, Attention: Kirsten, 270 Park Avenue, Huntington, 11743. All reservations must be received by March 25. Credit Card purchases available: Call: Kirsten @ 631-351-7040, ext. 101. Visit: [www.libor.com/huntingtontownship](http://www.libor.com/huntingtontownship).

4/6 — Thursday  
WOMEN'S COUNCIL OF REALTORS  
9:00am — Details to be announced... For more information, call Nicole Burke @ 516-292-1700. Visit: [www.libor.com/wcr](http://www.libor.com/wcr).

4/7 — Friday  
LIBOR EXECUTIVE COMMITTEE  
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

4/11 — Tuesday  
CENTRAL NASSAU CHAPTER  
9:00am — Details to be announced... For more information, call Marjorie Lord @ 516-354-6500. Visit: [www.libor.com/centralnassau](http://www.libor.com/centralnassau).

4/11 — Tuesday  
NASSAU NORTH SHORE CHAPTER  
9:00am — Details to be announced... For more information, call Barbara Bucovetsky @ 516-364-4663. Visit: [www.libor.com/nassaunorthshore](http://www.libor.com/nassaunorthshore).

4/12 — Wednesday  
MLS BOARD OF DIRECTORS  
9:30am — Realtor Service Center, West Babylon — Large Classroom. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

(Continued on page 26)

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**LIBOR NEWS**

Women's Council of **REALTORS®**

Long Island Chapter  
 WCR-NewYorkState.com

by *Nicole Burke*  
 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.*

**It's All About First Impressions**

A buyer pulls up to a home his/her judgment is made on your listing within the first twenty seconds. People appraise your listing from the curb appeal and the entrance of the home; therefore if the lawn appears well manicured, and the entrance is warm you have a greater opportunity of selling your listing for top market dollar. This does not leave too much room for fault. Hence, those precious seconds are critical to increasing your income.

Home staging has been around for over thirty years. It is a listing tool that is shedding a new light on homeowners and Realtors. It creates buyer appeal for a targeted market by using lifestyle selling. This tool will secure the homeowner's equity; sell for more money, and less days on the market. The concept of professional staging is about showcasing the home features and benefits so a prospective buyer can imagine himself or herself living there. Staging is using what your client already owns and either rearranging or reducing the disorder.

Homeowners have no control of the location and size of their home, this consist of a 78% of a shortfall. However, the recovery of 22% that homeowners control consists of household odors, curb appeal, clutter, dated décor, and minor repairs. These conditions can be easily controlled through employing a professional stager. A professional stager will take the pressure off of you delivering these sensitive changes to homeowners. As a result, a stager will earn you more professionalism in the homeowners' eyes.

A professional stager's fee may be included in your marketing proposal.

Before doing this I would suggest analyzing the market conditions and your advertising budget. You may decide to give the homeowners a credit specific number of staging hours. Therefore, the homeowners will pay the balance. There are some creative ways with working with a limited staging budget; one may be asking friends and family members to help paint.

A professional stager is design savvy and skilled in the art of preparing a home for sale. Staging is a proven way of arranging furnishings to produce a positive impact for buyers. The 4 critical areas to maximize your staging efforts are the bathrooms, master bedroom, and kitchen(s) and curb appeal. First impressions are lasting ones!

*Nicole Burke, BS*

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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@nlsli.com with any questions or comments.*

### Upcoming Meetings & Events — Mark Your Calendar

#### March

The **NASSAU NORTH SHORE CHAPTER** is having a networking breakfast seminar on Wednesday, March 8th at 8:30 am at De Seversky Culinary Arts Center in Greenvale. Guest speaker: Willets S. Meyer, Esq. of Farrell Fritz. Topic: "Nassau Property Tax Assessments: Past Present & Future ...Where We've Been ...Where We're Going." The cost is \$20.00 prepaid \$25.00 at the door. Please RSVP to Barbara Bucovetsky at 516-364-4663. Visit: [www.libor.com/nassaunorthshore](http://www.libor.com/nassaunorthshore).

The **SUFFOLK NORTH SHORE CHAPTER** is having an education seminar and networking breakfast on Thursday, March 16th at 9:00am at Watermill Caterers in Smithtown. Topic: "MOCK ARBITRATION," featuring Tony Smith, Chairman-Professional Standards Committee and

Cathy Nolan, Esq., Board Counsel. The cost is \$25 per person. Please RSVP to Sandi Bellucci at 631-941-3100 ext. 224. Visit: [www.libor.com/suffolknorthshore](http://www.libor.com/suffolknorthshore).

The **JAMAICA CENTRAL QUEENS CHAPTER** is having an education seminar and FREE breakfast on Thursday, March 23rd at 9:00am at the Fame Diner in Fresh Meadows. Guest speaker to be announced. For more information, contact Bridget Allim at 718-297-0707. Visit: [www.libor.com/jamaicacentralqueens](http://www.libor.com/jamaicacentralqueens).

The **WESTERN QUEENS CHAPTER** is having a networking breakfast seminar on Friday, March 24th at 9:00am. Details to follow. For more information, contact Kenneth Dunn at 718-779-1111. Visit: [www.libor.com/westernqueens](http://www.libor.com/westernqueens).

The **LONG ISLAND COMMERCIAL NETWORK** is having a networking breakfast and marketing session on Tuesday, March 28th at 8:30am at On Parade Diner in Woodbury. Bring your 'haves & wants',

business cards, property data sheets & 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.libcommercialnetwork.org](http://www.libcommercialnetwork.org).

The **QUEENS NORTH SHORE CHAPTER** is having a networking breakfast seminar on Friday, March 31st at 9:00am. Details to follow. For more information, contact Laura Copersino at 718-631-8900. Visit: [www.libor.com/queensnorthshore](http://www.libor.com/queensnorthshore).

#### April

The **HUNTINGTON TOWNSHIP CHAPTER** is having "An Evening At The Castle" to benefit Huntington Hospital's Women's Heart Program on Wednesday, April 5th at 6:00pm at Oheka Castle in Huntington. The night includes cocktail reception, banquet dinner, and fashion show featuring men's and women's fashions by Saks Fifth Avenue. Tickets by reservation only: \$150 per person. Please make checks payable to Huntington Hospital & mail to: Huntington Hospital Development & Community Relations, Attention: Kirsten, 270 Park Avenue, Huntington, 11743. All reservations must be received by March 25th. Credit Card purchases available, call: Kirsten at 631-351-7040, ext. 101. Visit: [www.libor.com/huntingtontownship](http://www.libor.com/huntingtontownship).



The Long Island Commercial Network (LICN) held its Annual Cocktail Party recently at the Fox Hollow in Woodbury, where 127 members were in attendance. Pictured above are the 2006 LICN Board members being sworn in by LIBOR President Gil Picard (not shown).

The **WOMEN'S COUNCIL OF REALTORS** is having an upcoming event on Thursday, April 6th at 9:00am. Details to be announced. For more information contact Nicole Burke at 516-292-1700. Visit: [www.libor.com/wcr](http://www.libor.com/wcr).

The **CENTRAL NASSAU CHAPTER** is having an upcoming event on Tuesday, April 11th at 9:00am. Details to be announced. For more information contact Marjorie Lord at 516-354-6500. Visit: [www.libor.com/centralnassau](http://www.libor.com/centralnassau).

The **NASSAU NORTH SHORE CHAPTER** is having an upcoming event on Tuesday, April 11th at 9:00am. Details to be announced. For more information contact Barbara Bucovetsky at 516-364-4663. Visit: [www.libor.com/nassaunorthshore](http://www.libor.com/nassaunorthshore).

The **SUFFOLK SOUTH SHORE CHAPTER** is having "CASINO NIGHT!" on Thursday, April 20th at 6:00pm. Details to follow. For more information contact Georgia Westcott at 631-422-5511. Visit: [www.libor.com/suffolksouthshore](http://www.libor.com/suffolksouthshore).

### The Long Island Board of Realtors Huntington Township Chapter

Presents

## "An Evening At The Castle" To Benefit Huntington Hospital's Women's Heart Program

### Oheka Castle

135 West Gate Drive, Huntington, NY

Wednesday, April 5, 2006 - 6 p.m.

Cocktail Reception\* ✎ Banquet Dinner ✎ Fashion Show

Men's and Women's Fashions Presented By

### SAKS FIFTH AVENUE

By Reservation Only: \$150. per person, checks payable to Huntington Hospital  
(Reservations must be received by March 25th for this very special event)

\*Cocktail Reception Includes unlimited Champagne, Flavored Vodkas, Wine, & Soft Drinks. Mixed drinks are cash bar.

Checks Payable To: Huntington Hospital

Mail To: Huntington Hospital Development & Community Relations, Att: Kirsten  
270 Park Ave., Huntington, NY 11743

Credit Card Purchase Available: Call Kirsten at 631/351-7040 ext. 101

**OUTREACH**

Re/Max Shores 2999 Long Beach Rd., Oceanside is having a joint grand opening with Cold Stone Creamery, 3013 Long Beach Rd., Oceanside, on March 11th noon to 11pm, in an effort to raise funds for two wonderful organizations. Re/Max will be having a fundraiser raffle for The Children's Miracle Network, proceeds going to the Schneider's Children's Hospital in New Hyde Park. 25% of all sales by Cold Stone will be going to TEAM L.I. Fastpitch Softball Organization. Enter to win free ice cream

for a year, free birthday cakes to the first 25 people. There will be lots of fun for the whole family, balloons, face painting, a clown and a coloring contest for the kids!

Habitat for Humanity of Suffolk is hosting their 3rd Annual Awards and Recognition Luncheon on Thursday, March 23rd at 11:30 a.m. the Watermill in Smithtown. This year Habitat for Humanity of Suffolk County will be celebrating the "Year of Their 100th Home." Anyone interested in attending this event should contact info@hfhsuffolk.org or call 631-924-4966 ext.105.

**REALTOR Magazine Seeks Good Neighbor Nominations**

**Deadline for Entry is May 26, 2006**

REALTOR Magazine, the official publication of the National Association of REALTORS, is seeking your help in identifying nominees for the 2006 Good Neighbor Awards. The program — now in its seventh year — recognizes REALTORS whose extraordinary commitment to community service has helped make their communities better places to live.

In November, five winners will be announced in REALTOR Magazine and will be recognized at the 2006 REALTORS Conference & Expo in New Orleans. Five winners will receive a

\$10,000 grant for their community cause (up from \$7,500 the last three years), travel expenses to the convention, and extensive publicity to benefit their cause.

In addition to the winners, five honorable mentions will receive \$2,500 grants.

Eligible activities include any volunteer work that helps improve the quality of life in a community. Entry form, rules, judging criteria, and profiles of past winners are available at [www.realtormag.com/rmodaily.NSF/pages/goodneighborhomepage?OpenDocument](http://www.realtormag.com/rmodaily.NSF/pages/goodneighborhomepage?OpenDocument). Deadline for entry is Friday, May 26, 2006.



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# MLS Info Line

By Christopher Armstrong  
MLS President



## MLS Winter Update

Well January and February seemed to fly by in a flash. I felt like I was running from one divisional meeting to another and chapter meetings in-between. The best part was I found myself amongst the top professionals in our field! In February I was upstate in Albany at the NYSAR Winter Business Meetings. While there I attended a number of meetings and dinners collecting information from our State Association Leaders as to the direction that our industry is headed. Without a doubt it was a favorable and informative experience. There seemed to be excellent support in the air for the commission escrow act, at least from the standpoint of discussion.

Back on Long Island I had the privilege of chairing my first BOD meeting which covered several issues, some new and some revisited. We are scheduled to launch our advertising campaign on March 1st thanks to the efforts of Chairperson Don Scanlon, co-chair Frank Urso and the advertising committee. We were able to approve the by-law committee that will be chaired by Joseph Canfora and co-chaired by Kevin Leatherman. Also approved during the February BOD meeting was the formation of a new committee called the "Special Needs Committee", which will be chaired by Moshen Zandieh. This committee will deal with sensitive issues that from time to time affect our participants. Up and com-

ing committee work already scheduled include: Content Security Task Force evaluating the protection of our data, the Field Issues Task Force meeting to revisit the proposed supersedes rule, and the By-law committee which will revisit our by-laws.

We were able to approve and appoint new Directors who are listed as follows and I want to welcome on behalf of the

BOD and MLS organization: Michael Adges, Olga Baram, Loretta Bergey, Tracy Boucher, Joanne DeMaio, Mary Ellen Devone, Mark Malsky, Barry Nelson, Michael Mendicino, Gerard O'Connell, John Petsco, Roy Sobel and Charlotte Vanderwagg.

To the aforementioned individuals I want to thank you for your volunteerism. After the BOD adjourned we had our first Zone Chairperson's meeting which was chaired by Carol Gallo-Turschman and discussed issues the Zone chairs felt needed to be addressed in the future months to come. Well that's the update for the moment and I want to thank every one of you for all your help and support. Gotta run, have a great day!

*"I collected information as to the direction that our industry is headed."*

## Link Financial Calculators To Your Site — FOR FREE!

MLS has licensed financial calculators from Time Value Software that enable you as an MLS Participant or their agents to frame them to your own Website for FREE.

There are 11 calculators including Home Affordability, Rent Vs. Buy, Mortgage Qualification, Refinance Calculators and more. The calculators will appear with your sites fonts, style and colors. To view a sample site, go to:

[www.ToddRoyAndAssociates.com](http://www.ToddRoyAndAssociates.com) and click the Calculators button.

To register to use the calculators, click Time Value Calculators from Stratus Info Center. Once registered, download the installation instructions and your web developer can assist you with putting them on your site.

Visit <http://links.mlsstratus.com/calculators/index.htm> to view a slide show presentation on the calculators.

## New MLS Rules

At a recent MLS Board of Directors meeting the following changes were made to the Rules:

### Rule 705.3 was rescinded which reads as follows:

In the event the Listing and Selling Participants are from the same company, the binder shall be registered with the Zone Chairperson. In the event the Zone Chairperson and the Listing Participant are one and the same, the binder will be registered with another Director in the Zone who shall likewise follow the procedures set forth in 705.1.

### Why - In house sales no longer need to be registered with a Zone Chairperson.

### Rules 707, 707.1, 707.2, 707.3 and 707.4 were replaced with the following Rule 707:

In the event an accepted offer does not proceed to closing, the Listing Participant must notify all Cooperating Brokers who have ever registered a back-up offer with the listing Participant or communicated an offer to the Listing Participant of the date when the property is again available, of the date, time and place when all offers will be presented to the owner. At such time, all offers then existing shall be submitted to the owner. (Registered back-up offers should be submitted on Offer Acknowledgement & Registration Form)

A new Offer Acknowledgement Form which incorporates the registration of back-up offers is available on Documents on Demand in the Realtor's Only section of MLSLI.com under MLS Forms.

### The following Rules were revised to now read (underline shows change):

### 501.3

If a Participant deals as a principal in listing a property through the Service, the Participant's interest shall be made known by the Participant by a notation in the Remarks section of the data base.

### 801.2

Reports must be entered into the data base within 48 hours either of contract signing by all parties or of the closing and include the purchaser's name and town moved from unless prohibited by written instructions from the purchaser.

### New Rule 302.2 was added which reads as follows:

Any instructions by a seller to the Listing Broker regarding the limiting of the showing, presentation of an offer or the presence of the Cooperating Broker in that presentation must be authorized in writing by the seller and a copy be made available upon request by the Cooperating Broker.

### Reason - Instructions such as "accepted offer, no more showing" must be in writing and signed by the seller.

Rule 703 Series was modified to eliminate the separate rule pertaining to Buyer's Brokers. Buyer's Brokers are now incorporated in the term "Cooperating Brokers" so as to be consistent with other portions of the Rule Book.

A new MLS Rules Book will be sent to each office as well as posted in MLS Rules and FAQ on the Stratus Info Center.

## MLS Q&A

**Q.** MLS has called and asked me to fax in a copy of a listing agreement for a listing I recently input in Stratus. Why do they request this?

**A.** Effective 7/11/05, you were no longer required to send in copies of listing agreements, price changes, extensions, etc. for your listings. Instead we have adopted a program in which the MLS Staff will call offices and request offices to fax a copy of the signed listing agreement, extensions, etc. be faxed to MLS so the validity of these can be verified.

Failure to comply with any request for paperwork within 24 hours will result in an automatic fine of \$250. If paperwork is not

provided, this offense will be referred to the MLS Procedures Committee to determine the nature and amount of the penalty.

Reminder: When taking an office exclusive you are still required to send in a signed Office Exclusive Certification.

See below for fines that have been levied for failure to submit requested paperwork as of 2/22/06.

### Fines for Failure to Submit Requested Paperwork Since the Implementation of the Program (July 11, 2005 – February 22, 2006):

\$1,000	—	1 fine
\$500	—	3 fines
\$400	—	1 fine
\$250	—	5 fines

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<sup>1</sup>If Keystone's agents choose 80-95% of the commission with no monthly dues of any kind, Keystone will only retain 5-20% of the commission earned by an agent. This is not too good too be true, call for references.

<sup>2</sup>There are NO MINIMUM PRODUCTION REQUIREMENTS for payout plans of 80% and 100%.

<sup>3</sup>FREE payout plans ranging from 81% – 95% may or may not carry a minimum production requirement.

## Techno-Bits

### Podcasting's Impact on Real Estate Is This New Medium the Next Big Thing or Just Another Overhyped Technology?

By Frederik Heller

The relatively new medium known as podcasting has come a long way in just a few short months. The term podcast was coined and first used in February 2004 by The Guardian newspaper, describing audio MP3 files that could be downloaded to a computer or other device (but not to be confused with MP3 music files).

Podcasts started as a kind of audio blog. Inexpensive recording software and weblogs allowed people to record and distribute their own audio programs, talking about technology, music, religion, and just about anything else under the sun. The new medium quickly caught on with technology buffs, radio stations, and amateurs, and the number of available podcasts grew exponentially.

Then last summer, Apple effectively endorsed the podcasting phenomenon by creating a podcast directory on its wildly popular iTunes online music store, helping to propel the technology into the mainstream. Now it seems that everyone from the kids next door to multinational corporations is podcasting. Teachers, real estate professionals, accountants, automobile manufacturers, and even National Public Radio and President Bush have all joined the ranks of podcasters around the world.

#### What Is a Podcast?

The proliferation of Apple's iPod audio player certainly has helped the podcasting trend, but despite the name, you don't need an iPod in order to listen to a podcast. A podcast is simply an audio program that listeners can subscribe to via an RSS feed. They are often, but not always, updated regularly, and can be downloaded to any computer or device capable of playing audio files — desktop computer, laptop, MP3 player, iPod, PDA, cell phone, etc.

Podcasts are often described as a kind of TiVo service for audio content. They offer a convenient way to distribute, download, and listen to all kinds of Internet audio "broadcasts," whenever and wherever the listener chooses. Podcasts cover just about any topic, ranging from interesting and educational to downright pointless. In fact, it's almost as easy to create a podcast as it is to download one — all you need are a microphone, recording software, and access to the Internet.

The main advantages of podcasts are their portability, convenience, and low cost. Since they are compatible with just about any device capable of playing audio files, they can be used on the go, in the office, and at home. Unlike traditional and Internet-based radio, you can listen to a podcast whenever you like, without having to schedule your listening to broadcast schedules. The vast majority of podcasts are free, although a few are beginning to require paid subscriptions.

#### Potential Uses and Future Trends

To help understand the potential impact

of podcasting, take a quick glance at some numbers. In an April 2005 report, the Pew Internet & American Life Project found that more than 22 million people, or 11 percent of the U.S. population, owned an iPod or other MP3 player. Of those 22 million, 6 million people (29 percent) had downloaded and listened to podcasts. Those 6 million people weren't just teenagers; the Pew survey found that high percentages of baby boomers and other older generations were among those who had listened to podcasts. Men and women were equally represented among podcast listeners.

Since the Pew survey was conducted last year, much has happened in the podcast world. And the general consensus is that the technology has certainly exploded in popularity in recent months.

For the most part, podcasting is still in its early stages of development. Like blogs, Web sites, and so many other Internet-based technologies, podcasts started out as a grassroots innovation by amateurs and hobbyists and only recently began attracting the attention of the business world. Now, companies large and small are exploring ways to profit from the podcasting boom. For some, this means creating their own podcasts as a way of attracting customers and generating business. Automakers, consulting firms, and others offer informative podcasts with news, interviews, and tips, all while promoting their products and services.

Here a few other trends to watch for:

- **Advertising.** As might be expected, the possibilities of podcast advertising are being vigorously explored. Marketing firms are beginning to buy and sell advertising space on some of the most popular podcasts, which can pull in hundreds of thousands of listeners per month. Many podcasts also are funding themselves through sponsorships, with a short audio ad promoting the sponsoring firm at the beginning of the program. There are at least 20,000 podcasts out there, according to some estimates, and most of them cater to subscribers with very specific interests, creating endless potential for niche marketing opportunities.

- **Search engines.** Besides advertising, another interesting development to watch is that of podcast search engines. Although there are dozens of podcast directories available on the Web, and general search engines can be used to help find programs, new search engines specifically for podcasts are beginning to crop up. Podzinger and blinkx both create indexes of keywords used in podcast broadcasts, making it possible to search for terms used in an actual program. For example, a search for "real estate" in Podzinger will find recent podcasts that mention the phrase. These audio search engines can be used to locate podcasts that discuss a particular interest, and can help track programs that mention specific names, places, or companies. The technology that enables searching of audio content can only improve, and more pod-

cast search engines can be expected to come online in the near future.

- **Vodcasting.** If podcasting is the current big thing on the Internet, the next big thing, some analysts say, will be vroadcasting. Short video-based podcasts are already available on the Web, and the number is expected to continue increasing, spurred on by the recent introduction of Apple's Video iPod and the widespread availability of digital cameras, cell phones, PDAs, and other gadgets capable of recording video. Just as podcasts are making it possible for anyone to create their own online radio station, vodcasts are predicted to do the same for television.

#### Potential Impact on REALTORS® and the Real Estate Industry

For members of the real estate community, podcasting can be an interesting and useful tool, whether you're considering becoming a podcaster yourself or are just content to listen to a few.

Here are some possible uses for real estate:

- **Marketing.** A quick search for "real estate" in podcast.net, iTunes, or any other podcast directory is all it takes to prove that practitioners and home owners alike are beginning to take advantage of this new medium. Hundreds of podcasts are available covering homebuying and selling tips, market conditions in specific local areas, viewpoints of real estate and the economy, real estate investment trusts, real estate investing, and more. At least two technology providers offer services that turn property listings into podcasts. For real estate professionals, podcasting can be a low-cost method of sharing expertise and reaching customers, but it also can be time-consuming and requires imagination to create a program that will keep listeners and potential customers coming back for more.

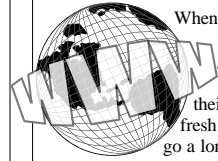
- **Business.** In addition to creating and using them as marketing tools, there also are plenty of podcasts that cater to the personal and professional interests of practitioners. Podcasts on local news and issues, the economy, new sales techniques, technology, cultural diversity, and countless other topics can be downloaded and listened to whenever it's convenient.

- **Company info.** Real estate firms and local associations also can use podcasting in any number of ways. Some firms have already begun using podcasts as a way to automatically bring updates on benefits and company information to sales associates and other employees who spend most of their time working away from the office. Associations also can offer podcasts on local industry news, recordings of education sessions, and other presentations.

- **Advertising.** Podcast advertising and vroadcasting are two trends the real estate industry should keep an eye on. Sponsoring or advertising on a podcast may prove to be a great way to reach niche audiences, but keep in mind that the business models for podcast ads are still very much in their infancy. Costs, potential audience, and the podcast content and update frequency should all be carefully considered when buying ad spots in this new medium.

Innovative practitioners might consider delving into vroadcasting to deliver online neighborhood tours, highlight new listings, etc. While podcasting has already taken off, whether or not vroadcasting will become as popular as expected, though, remains to be seen.

## SITES TO SEE



When your clients are preparing their home for sale or settling into their new abode, a fresh coat of paint can go a long way in sprucing up any room. But when it comes to choosing which color to use, the options can seem endless. Help your customers avoid spending hours at the paint store or taking a chance with the wrong color by recommending these fun and helpful Web sites. Run by major paint companies, these sites offer free interactive tools that allow visitors to virtually paint a room that resembles one in their home:

**Sherman-Williams Paint Visualizer** at [www.sherwin-williams.com/do\\_it\\_yourself/](http://www.sherwin-williams.com/do_it_yourself/). To access this online tool, click on the "Launch Color Visualizer" button on the left side of the page. Once the new window opens, you can choose to paint an interior, paint an exterior, or find a color by browsing through dozens of color palettes. Among the interior room options, there are six bathrooms, six bedrooms, three dining rooms, and nine living rooms.

**Benjamin Moore Personal Color Viewer** at [www.benjaminmoore.com](http://www.benjaminmoore.com). This site lets you choose whether you want to virtually paint one of many sample rooms, or fork over \$10 for software that will allow you to upload your own digital photos to "paint." For the purpose of this review, let's assume that you take the free route and use a sample photo. Start by clicking the "Let's Paint" button to launch the Personal Color Viewer. Choose from an array of sample bathrooms, kitchens, offices, bedrooms, exteriors, and more. Then pick the body color, trim color, and ceiling color, and watch as the photo automatically reflects your color choices. But the Personal Color Viewer isn't the only handy tool at this site. Before you leave, check out the Homeowner: How-To's section for detailed instructions on glazing techniques, painting a "Twinkle, Twinkle Little Star" theme in a nursery, creating diamond patterns, and more. Or visit the Color Inspiration section for Color Scheme Ideas and Starting Points to Decorating a Room.

**Behr ColorSmart** at [www.behr.com/behrr/workbook/](http://www.behr.com/behrr/workbook/). This tool works differently from the others, requiring you to choose your colors before you see what they look like in a sample room. It's also a bit trickier to navigate the site and takes longer to load. Launch the tool by clicking the "Start ColorSmart" logo on the right of the screen. In the new window that opens, select the middle option, "Browse Colors." You're prompted to select a color family, and ultimately one color. To coordinate that color with others that you will use in the room, select the "Coordinate" button on the right side of the page. Or, you can click the "Preview/Print" button to see what the color looks like in a room. Only then do you get to select the room. However, once you're "in" the room, it's easy to add colors and modify them. The end result is nice, but you need patience to get there.



House, Outskirts of Paris, by Henri Rousseau

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# This & That

The Mentoring Partnership of Long Island sponsors the "Teens on the Job, Long Island Ground Hog Shadow Day." Custom South Shore Real Estate has been proud to participate in this program for the last 7 years. This year, two students from Oceanside High School spent the day learning about the real estate business and shadowed the Realtors for the day.

## Shadow Day



Custom Realtors Linda Asch and Gloria Rabson (l-r) spent the day teaching students Shane Wynn and Albert Hauser (l-r) the Real Estate business.

Re/Max Shores new Oceanside office at 2999 Long Beach Rd. is having a Grand Opening Wine and Cheese reception for the areas agents. March 9th 4pm to 7pm, stop in and say hello and tour the newly decorated office.

WCI Communities announced the appointment of **Karen A. Striegl** as Director of Sales, VP of WCI Realty New York. She will oversee the management and direction of all northeast sales operations, implement sales goals, hire and train new sales staff, and motivate the sales team. Ms. Striegl brings to WCI Communities nearly thirty years of experi-



During the February NYSAR Business Meetings in Albany, Marian Fraker-Gutin (center) and Gil Picard, (right) presented NYSAR with a plaque from Habitat for Humanity Suffolk County in recognition of their 2005 co-sponsorship of the Realtor house built for the Fowler Family.

ence in the region's real estate business.

**John Petsco**, broker/owner of WEICHERT, REALTORS® Prospect Hill in Port Jefferson, has been accepted as a member of the Worldwide Employee Relocation Council. Worldwide ERC® provides leadership, advocacy, education and networking for global workforce mobility professionals and the relocation industry through specialized research, training, accreditation, public policy initiatives and information exchange. WEICHERT, REALTORS® — Ferrer-Gromus welcomes Broker Associate **Paula Fuschillo** to the team. Ms. Fuschillo brings with her 16 years of award winning real estate sales experience. **Joseph Donofrio**, President of recently franchised WEICHERT, REALTORS® — Sea Crest Properties in West Babylon, and the company's Manager **Robert Civiello**, have 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.

Century 21 Laffey Associates Fine Homes & Estates is proud to announce **Philip C. Laffey**, President, has been recognized as a "40 under 40" honoree, a rising star in the Long Island Business Community under the age of 40 — by Long Island Business News. Mr. Laffey was selected from a prominent list of noteworthy nominees based on his extensive business accomplishments and philanthropic activities.

Seaville Realty's Broker Todd Triolo is proud to present **Deborah Giglio** with

their 2005 Top Producer award. Seaville Realty would also like to announce and welcome **Linda Caden** and **Laura Soper** who have just joined their staff.

John Bagshaw, owner/broker at Coldwell Banker Bagshaw announced that **Debbie Setek-Fleming** has earned her Certified Residential Appraiser's License. To receive this license she had to complete 120 hours of course work, pass the NYS Department of State exam and complete 2500 hours of appraisal experience under the supervision of a licensed appraiser.

## Obituaries

We regret to inform you of the passing of Angelina Casali of Saltbox Realty, Bayport. Services were held on January 25th and 26th at Ruland Funeral Home in Patchogue.

We regret to inform you of the passing of Diane Canavan of Diane Sammarco Realty, Garden City. Services were held on January 31st and February 1st at New Hyde Funeral Home in New Hyde Park.

We regret to inform you of the passing of Jackie Berg of Custom South Shore Real Estate, Merrick. Service was held on February 10th at Gutterman's Funeral Home in Woodbury.

We regret to inform you of the passing of Carol D'Angelo of Frank Huntington Real Estate, St. James. Services were held on February 19th and 20th at Maloney Funeral Home in Hauppauge.

Obituaries can now be found on The REALTOR only web site at: [mlsli.com/ro/newsitems/news.asp](http://mlsli.com/ro/newsitems/news.asp)

## Changes in LIBOR's Government Affairs Division



Please welcome **Maryann Horan** (third from left) who has just joined LIBOR as the new Governmental Affairs Assistant as we say goodbye to **Kim Comb** (left) who recently relocated to Connecticut so her fiancé could pursue a great career opportunity. Also pictured from left to right are: LIBOR RPAC Chairperson **Pat Levitt** and LIBOR's Director of Government Affairs **Randy L. Kaplan**.

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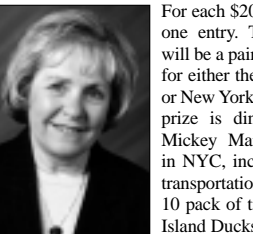
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### RPAC UPDATE

The RPAC Committee held its first meeting on February 21st. We opened the meeting by introducing LIBOR's newest member, Maryann Horan, who will be replacing Kim Comb as LIBOR's Government Affairs assistant. For those of you that have not heard, Kim has moved to Connecticut where her fiancé has accepted a new position. Kim has been a great asset to the Board and an even greater to me and the success of RPAC. The Committee presented her with flowers in appreciation for all she has done. She will be sorely missed and, through our tears, we all wish her good luck!

Now...back to RPAC! To date \$227,500 has been contributed to RPAC not including approximately another \$20,000 in pledges. This amount was received from approximately 4,950 Realtors, which is only 20% of our LIBOR members. Can you imagine how much money we could collect if even 50% of our members participated? Please spread the word; explain the importance of RPAC to your associates and ask them to contribute if they haven't already.

This year we are planning many exciting "fun"draising events. Starting March 1st and ending September 30th, anyone contributing to RPAC will be given the opportunity to participate in LIBOR's 2006 RPAC Grand Slam Sweepstakes.



Pat Levitt  
RPAC Chairperson

For each \$20 you will receive one entry. The Grand Prize will be a pair of season tickets for either the New York Mets or New York Yankees. Second prize is dinner for four at Mickey Mantle's Restaurant in NYC, including limousine transportation. Third prize is a 10 pack of tickets for a Long Island Ducks Baseball game. On May 4th LIBOR's 3rd Annual Day at the Races will take place at Belmont Raceway. Tickets are only \$100 each and include \$50.50 as an RPAC contribution. Clubhouse admission, a program, gourmet buffet lunch, private betting windows, and our own private room. Again this promises to be a fun day so make your reservations now!

Other fundraising events being considered are "leg contests," a casino trip auctions/prizes at Chapter meetings and RPAC up-dates via e-mail and/or Stratus.

Consider RPAC as an investment. Remember, our RPAC dollars are used to support those legislators that are "Realtor Friendly" and who support our need as Realtors. When you invest in RPAC you are investing in your future. Be a LIBOR team player. Help us to reach goal again this year! Better yet...help us to surpass it!!

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





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## COUNSELOR'S COMMENTS

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

### Mortgage/Title Business for Real Estate Brokers

I have previously discussed the necessity for both real estate agency disclosure and Part 38 Banking Law disclosure when a real estate broker is also acting as a mortgage broker in the same transaction. That article, which can be found on the mlsli.com website, was the first of a series of articles dealing with the conduct of mortgage business or title business in conjunction with your real estate business. This is the second such article.

There is certainly an economic advantage to being able to secure either mortgage business or title business or both in transactions which you create as a real estate broker or agent. Sometimes, for the real estate broker, the amount of money that can be made on the financing or title side is greater than that to be made in the real estate brokerage transaction. As a result, brokers often explore the opportunity to get into these related businesses by forming business arrangements with persons already in the mortgage or title business. Such business arrangements, in addition to be lucrative, are lawful provided they are legitimate and not a disguised kickback which is illegal pursuant to the Real Estate Settlement and Procedure Act (RESPA). Illegal business arrangements may not only lead to fines and penalties but may also lead to criminal indictment, prosecution and felony convictions.

#### The Mortgage/Title Tenant

One of the most simple arrangements proposed to brokers is that a mortgage broker or banker or a title company become a tenant in the broker's office space. Typically, such tenancy involves the mortgage/title person having desk space in the broker's office and a representative who is present at that desk space for part of the work week. The arrangement may also call for the broker to provide services such as conference room, copy/fax machines, computers, signage, etc. Such arrangements are legal provided the tenant complies with all regulatory manners governing his type of business (For example, mortgage brokers must have signs posted stating that mortgages are made by third-party lenders.) and that the rent paid is fair market value for the space the services delivered to the tenant.

It is this last provision which usually makes this type of arrangement unattractive. While there is no rule as to how the rent can be calculated, clearly rent that is tied into the number of transactions that the tenant procures from the broker is a violation of RESPA and unlawful. Consequently, most deals of this type are structured with a flat fee monthly rental. That rental, to be lawful, must be at market rental value. That is, there must be a correlation between the value received by the tenant with respect to space and services and the rent charged. The rental cannot relate to the amount of business the tenant does at the location, the profitability of the tenant or the number of transactions. For example, if the fair rental market of the entire office space is \$12 per foot and the total space of the office is 2500 feet, that equates to a rental of \$2,500 per month for the entire premises. If the mortgage/title company uses 5% of that space, the rental value would be somewhere around \$125 per month. If you were to add to that the use of the copy machine, a proportionate share of energy bills and even a small percentage of a secretary's salary, you still end up with a relatively low rent figure which may not make the entire transaction worth while. Often, uninformed mortgage/title people and brokers make rental arrangements calling for thousands of dollars per month in rent. Where such arrangements are totally out of line with the fair rental value of the property, there is a RESPA violation, and both the broker and the tenant risk both civil and criminal prosecution and penalties.

Because the economic return on most rental transactions is not satisfactory, brokers and mortgage/title entities often entered into business relationships where they form a third-party company and conduct either a mortgage business, a title business or both. Such arrangements are known in the law as affiliated business arrangements or ABA's. Like the rental situation, ABA's are perfectly legal provided they are conducted correctly. Unlike the rental situation, ABA's can be extremely lucrative provided they are done correctly. In next month's column, I will review the rules with respect to the forming of ABA's and highlight the benefits and some of the pitfalls in these arrangements.

### NOTICE: The Department of State (DOS) has Revoked/Suspended the following licensee(s):

- Bertram Goberdhan (DR) — M#25494 — Lic suspended 6 mos effective 1/16/06 — Dropped by LIBOR 10/18/05
- Mordechai M. Golan (DR) — M#94415 — Lic Revoked — Suspended by LIBOR/MLS
- Asif Mehdi (R) — M#105709 — Lic Revoked — Suspended by LIBOR

## Banks in Real Estate and OCC Expansion of Bank Powers

NAR wants to make sure that banks aren't allowed to slowly, but surely, chip away at the real estate industry. That's why NAR is educating Congress about the OCC's recent decisions, which NAR President Tom Stevens outlined in a letter to members. NAR is also urging Congress to conduct hearings.

Banks have asked the government to define real estate brokerage and management as financial activities, rather than commercial ones. In addition, using another tactic to get into real estate, the Office of the Comptroller of the Currency (OCC) has expanded the authority of banks to develop real estate. In December 2005, OCC issued rulings involving three large national banks (Union Bank of California, PNC Bank, and Bank of America) that permit bank ownership of hotels, residential condominiums, and even a windmill farm.

Both these approaches violate the long-standing national policy against mixing banking and commerce. This policy is necessary to avoid the unfair advantage banks would have because they enjoy access to cheap sources of capital due to federal deposit insurance and other subsidies unique to banks. In addition, permitting banks to engage in commercial activities creates an inherent conflict of interest. Banks should be "honest brokers" in providing financial services and not be influenced in deciding whether to make a loan because the applicant is also a commercial competitor.

If big banks are allowed to sell or manage real estate, there will be a negative impact

on communities across America, leaving home buyers and sellers with fewer choices, higher loan fees and reduced customer service, from agents who don't follow NAR's strict code of ethics.

The precedent set by the OCC's actions in December expands the authority of banks to develop real estate far beyond what is needed to accommodate their business. Purely commercial real estate developers are at a disadvantage when competing for projects with federally-subsidized banks.

The collapse of the savings and loan industry in the 1980s, which affected the housing market for years, was the result of government policies allowing the mixing of banking and commerce. In addition, a similar intertwining of banking and commerce has kept Japan's economy in the doldrums for more than a decade. Another banking crisis would mean REALTORS® and all other taxpayers will be forced to bail out the banks.

In addition, President Stevens has written letters to Ben Bernanke, the new chairman of the Federal Reserve Board of Governors, and to John Snow, Secretary of the Treasury, urging them to keep banking and commerce separate as a fundamental economic policy. He has also written to Comptroller John Dugan asking him to reconsider the rulings that allow the banks to proceed with the recent real estate projects.

NAR has also made a Freedom of Information Act request to determine whether the OCC has allowed any other banks to develop real estate.

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**ETHICS...This Month's Topics**

**Case #17-8: Attempted Use of Corporate Veil to Avoid Obligation to Arbitrate**

REALTORS® A and B, principals in different firms, were both members of the same Board. A disagreement arose between them concerning entitlement to a commission in a real estate transaction. After initial efforts to resolve the dispute proved fruitless, REALTOR® A filed a request for arbitration with the Board which was reviewed by the Grievance Committee which concluded that an arbitrable issue existed. Instead of agreeing to arbitration through the Board, REALTOR® B filed a lawsuit against REALTOR® A. Receiving notice of the suit, REALTOR® A filed a charge with the Board alleging REALTOR® B had violated Article 17 of the Code of Ethics.

REALTOR® B, in his presentation to the Board of Directors indicated that, in his opinion, he was not subject to any ethics charge, since it was his corporation, and not REALTOR® B individually that had filed suit against the corporation of REALTOR® A, not against REALTOR® A himself.

REALTOR® A told the Board of Directors that immediately upon occurrence of the dispute, he had suggested to REALTOR® B that the matter be arbitrated by the board, and REALTOR® B said he would think about it. REALTOR® A then proceeded to file his request for arbitration with the Board. However, REALTOR® B did not respond to the arbitration notice and, shortly thereafter, REALTOR® A received notice of the suit filed by REALTOR® B's corporation against the corporation of REALTOR® A. He said he

then called REALTOR® B and again discussed the obligation of Article 17 with him. However, REALTOR® B advised him that his corporation was not subject to the requirement of the Code and stated his intent to pursue the litigation.

REALTOR® B acknowledged that the facts as related by REALTOR® A were correct and that his corporation had filed suit upon the advice of the corporation's legal counsel. REALTOR® B said that membership in a Board of REALTORS® is individual and that personal responsibility disappears when a matter of corporate business is involved. He pointed out that he was not the only principal or officer in his corporation and that the decision to file litigation was not made by him alone, but by all of the corporate officers.

The Board of Directors, in reaching its decision, did not agree with REALTOR® B's position. The Directors' noted that the membership requirement in a Board of REALTORS® has, as its purpose, the assurance of commitment by the principals in the firm to the Code of Ethics. This commitment addresses the conduct and activities of all persons affiliated with the REALTOR®'s firm whether a sole proprietorship, partnership, or corporation. Moreover, the Directors pointed out that Article 17 obligates REALTORS® to "... cause their firms to arbitrate and be bound by an award."

REALTOR® B was advised to withdraw the litigation submit to arbitration by a date certain or his membership in the Board would be terminated. REALTOR® B accepted the decision, withdrew the suit against REALTOR® A, and submitted to arbitration.

**Case #12-12: Advertising in the Guise of News**

Shortly after mailing his "Homeowners Neighborhood Newsletter" to local residents, several complaints were filed against REALTOR® B claiming that he had engaged in deceptive advertising in violation of Article 12's "true picture" directive. These complaints were reviewed by the Grievance Committee which determined that a hearing should be held and that all of the related complaints would be consolidated in a single hearing. The appropriate notices were sent and the hearing was convened.

REALTOR® A, one of the complainants, introduced REALTOR® B's "Homeowners Neighborhood Newsletter" into evidence pointing out that, on the first page, REALTOR® B had prominently shown pictures of, and addresses for, ten homes in an exclusive area of town labeling each as "Recently Sold." REALTOR® A, the listing broker for several of these properties, stated that, in his opinion, the average reader would readily conclude that REALTOR® B, by advertising this way, was claiming to have listed and sold the properties and that his claims violated Article 12, as interpreted by Standard of Practice 12-7. In response, REALTOR® B indicated that Article 12 was limited in scope to "... advertising and representations to the public" and that his "Homeowners Neighborhood Newsletter" was not, in fact, advertising but rather a well-intentioned effort to make homeowners aware of current market values. "Sale prices in our county become a matter of public record once a deed of sale is recorded," REALTOR® B argued, "and anyone who wants to find out

about recent sales can get that information from the recorder's office." "All I am doing," he continued, "is reporting news — and saving residents the time and effort of retrieving this information on their own. If someone appreciates my efforts and later buys or sells through me, so much the better, but that is not the reason for my newsletter."

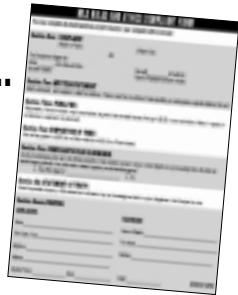
After hearing from the complainants and the respondent, and after reviewing the content of the newsletter, the Hearing Panel concluded that it did, in fact, violate Article 12 since, while the information regarding the properties themselves was accurate, its cumulative effect was to convey the impression that REALTOR® B had listed and/or sold the properties when he had not. The fact that he had been the cooperating broker in one of the transactions did not give him the right to claim, directly or indirectly, that he had "sold" any of the other properties because in no instance had he been the listing broker. The Hearing Panel did not accept REALTOR® B's claim that his newsletter was exempt from scrutiny under Article 12 in that he was disseminating news and not engaging in advertising. They noted that the name, address, and phone number of REALTOR® B's firm appeared prominently in several places; that a considerable portion of the newsletter was devoted to services available from REALTOR® B's firm and the advantages of doing business with REALTOR® B; and concluded that while the newsletter might, in fact, include an element of "news" a primary purpose of it was to advertise REALTOR® B and his firm and, consequently, that it was subject to scrutiny under Article 12.

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

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West Babylon . . . . Mar. 4, 11 and 18 Saturday Classes	Jackson Heights . . . Apr. 4, 5 and 6
Jackson Heights . . Mar. 7, 8 and 10	West Babylon . . . . Apr. 11, 18 and 25 Tuesday Classes
West Babylon . . . . Mar. 8, 9 and 10	West Babylon . . . . Apr. 17, 24, May 4 also May 8 and May 17 5 Evening Classes
West Babylon . . . . Mar. 14, 21 and 28 Tuesday Classes	West Babylon . . . . Apr. 19, 20 and 21
Riverhead . . . . . Mar. 15, 16 and 20	Jackson Heights . . . Apr. 18, 19 and 20
Jackson Heights . . . Mar. 20, 21 and 23	
West Babylon . . . . Mar. 27, 29 and 31	

Register on line at mlsli.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.

**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.mlsli.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.mlsli.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**

- 3/13 — "Meeting the Needs of the Over 55 Customers & Clients"
- 3/28 — "Close Encounters of the Legal Kind: What Every Agent Must Know"
- 4/18 — "Making the Right Decisions; Even When Nobody's Looking"
- 4/25 — "Capturing the Corporate Relocation Market"
- 4/27 — "Good Morning Class"
- 5/16 — "Building A Better CMA: Applying the Principles of Residential Appraising"
- 5/22 — "Property Management: Managing 1-4 Family Homes"
- 5/25 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"

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

- 3/20 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"
- 3/24 — "Assisting Sellers in Transacting Short Sales in lieu of the Sellers Losing Their Properties in Foreclosure"
- 4/11 — "Buyer Brokerage & Ethics: The Right Choices"
- 4/17 — "Commercial Real Estate: All About Leases"
- 4/26 — "Maximizing Opportunities in the Co-Op Condo Market"
- 5/9 — "Representation for New Home Construction"
- 5/23 — "Negotiation: Client Advocacy"
- 5/24 — "Working with Seniors... The Oldies But Goodies"

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

- 3/13 — "Introduction to Commercial & Investment RE: Tools of the Trade"
- 3/23 — "Buyer Brokerage & Ethics: The Right Choices"
- 3/24 — "Assisting Sellers in Transacting Short Sales in lieu of the Sellers Losing Their Properties in Foreclosure"
- 4/18 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"
- 4/21 — "Mortgage Knowledge To Save Your Deal"
- 5/2 — "Property Management: Managing 1-4 Family Homes"
- 5/10 — "Making the Right Decisions; Even When Nobody's Looking"
- 5/22 — "Commercial Real Estate: All About Leases"

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

- 3/15 — "Representation for New Home Construction"
- 3/29 — "What Every Realtor Should Know; A Risk Reduction Seminar"
- 4/4 — "Building A Better CMA: Applying the Principles of Residential Appraising"
- 4/10 — "Buyer Brokerage & Ethics: The Right Choices"
- 4/25 — "Our Business Is Changing: Are You Up To Date?"
- 5/8 — "Mortgage Knowledge To Save Your Deal"
- 5/24 — "What You Don't Know Can & Will Be Used Against You In A Court of Law"
- 5/30 — "Be All That You Can Be"

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

**LICENSING**

**45-HOUR SALESPERSON QUALIFYING COURSES**

West Babylon	9AM – 5:30PM	March 6-10, 13*
West Babylon	9AM – 5:00PM	March 11, 12, 18, 19, 25, 26, April 1, 2 (Weekends)
West Babylon	9AM – 5:30PM	April 3-7, 10*
Riverhead	9AM – 5:30PM	April 24-28, May 1*
West Babylon	9AM – 5:30PM	May 1-5, 8*
Rockville Centre	9AM – 5:30PM	May 1-5, 8*
West Babylon	9AM – 5:00PM	May 6, 7, 13, 20, 21, June 4, 10, 11 (Weekends)
Jackson Heights	9AM – 5:30PM	May 15-19, 22*

TUITION: Salesperson: \$175 – register 5 business days before course; \$195 – thereafter. Broker: \$175 – LIBOR Members; \$195 – Non-members.

**45-HOUR BROKER QUALIFYING COURSES**

Jackson Heights	9AM – 5:00PM	March 6-10, 13, 14*
Riverhead	9AM – 5:00PM	Apr. 3-7, 10, 11*
West Babylon	9AM – 5:00PM	May 15-19, 22, 23*

\*Exam date till 7:00PM

**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.

Mar. 29, 2006	Riverhead	Sept. 14, 2006	West Babylon
Apr. 25, 2006	Jackson Heights	Oct. 12, 2006	Riverhead
May 11, 2006	West Babylon	Nov. 8, 2006	Jackson Heights
June 15, 2006	Riverhead	Dec. 14, 2006	West Babylon
July 19, 2006	Jackson Heights		

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

**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.

March 22-23, 2006	Instructor: Marcus Wally, CIPS, GRI, MBA
July 6-7, 2006	Instructor: Tony Macaluso, CIPS

Location: REALTOR Service Center, West Babylon  
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.

**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.

March 7-9, 2006	Riverhead	9:00AM – 1:00PM
March 15-17, 2006	Jackson Heights	9:00AM – 1:00PM
July 10-12, 2006	West Babylon	9:00AM – 1:00PM
July 12-14, 2006	Riverhead	9:00AM – 1:00PM
August 1-3, 2006	Jackson Heights	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

**"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.

March 8-10, 2006	West Babylon	9:00AM – 5:30PM
May 9-11, 2006	Best Western Mill River Manor Rockville Centre	9:00AM – 5:30PM
August 14-16, 2006	West Babylon	9:00AM – 5:30PM
November 1-3, 2006	West Babylon	9:00AM – 5:30PM

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

**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.

March 20-26, 2006	West Babylon	8:45AM – 6:30PM
March 27-April 2, 2006	Jackson Heights	8:45AM – 6:30PM
June 5-11, 2006	West Babylon	8:45AM – 6:30PM
June 12-17, 19, 2006	Jackson Heights	8:45AM – 6:30PM
October 16-22, 2006	West Babylon	8:45AM – 6:30PM
October 23-29, 2006	Jackson Heights	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.

**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.

March 30, 2006	Riverhead	Instructor: Mary Adams
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Time: 10:00AM — 1:00PM • Tuition: \$20 LIBOR Members, \$45 Non-members

**DESIGNATION & PROF DEVELOPMENT**

**DESIGNATION & PROFESSIONAL DEVELOPMENT**

**CBR — CERTIFIED BUYER REPRESENTATIVE DESIGNATION COURSE**

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

Mar. 21, 22, 23, 2006	Jackson Heights	Before/After 3/7
Apr. 4, 5, 6, 2006	Rockville Centre	Before/After 3/14
May 16, 17, 18, 2006	Riverhead	Before/After 5/2
June 20, 21, 22, 2006	Jackson Heights	Before/After 6/6
Aug. 1, 2, 3, 2006	West Babylon	Before/After 7/18
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.

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

GRI401	May 18 & 19, 2006	GRI407	May 17, 2006
GRI402	Sept. 25 & 26, 2006	GRI408	June 16, 2006
GRI403	Apr. 10, 2006	GRI409	Nov. 6 & 7, 2006
GRI404	Apr. 11, 2006	SRES	Mar. 6-7, 2006
GRI405	Mar. 20, 2006	ABR (Required)	Oct. 23-24, 2006
GRI406	Mar. 21, 2006	ABR (Elective)	Oct. 20, 2006



## SERVICES DIRECTORY

### BUSINESS CAREER OPPORTUNITIES

1st Astute Real Estate .....	631.412.1307
All Nations Marketing .....	718.663.2106 x 999
Century 21 Annettes .....	516.564.4480
Century 21 Metro NY Brokers Council .....	800.537.8108
Century 21 American Home/Your Home .....	516.826.4600
Custom Home Realty .....	631.241.2599
Daniel Gale Sotheby's International Realty .....	888.931.9500
Destiny Realty .....	718.736.1010
ERA Top Service Realty .....	718.441.5800
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
S.A.S. Real Estate .....	516.781.5050

### EDUCATION

New York State Association of REALTOR® .....	518.463.0300
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### 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, <b>AHS</b> Errors & Omissions, Home Warranties .....	Off: 631.325.9107 Cell: 516.322.7143
Insurance Plus .....	516.922.1200

### LEGAL SERVICES

Law Offices of Barbara Lee Ford .....	516.294.1107
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### MARKETING

Long Island Luxury Homes .....	516.692.5454
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### MEDIA

The REALTOR® Advertising .....	516.676.6089
LIBOR Membership Directory .....	631.661.9126
MLS/LIBOR — Web Site .....	631.661.4800 x 348 mlsli.com, mlsstratus.com

### MORTGAGES

Blue Star Mortgage .....	516.921.6666
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### PROMOTION SERVICES

DSI Design Group .....	516.676.6089
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### PROPERTY SALES

Greenthal .....	718.423.3130
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### REAL ESTATE FORECLOSURES

Foreclosure Update .....	516.487.6491
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### SEMINARS

Marks & Associates Sales Training .....	888.432.8110
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#### 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	2003 & 2004
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](http://www.LIRFCU.com)

## Executive Planner (Continued from page 6)

**4/13 — Thursday**  
**LIBOR/MLS ORIENTATION**  
8:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Debbie Franco @ LIBOR ext. 364.

**4/14 — Friday**  
**GOOD FRIDAY OBSERVED ~**  
**ALL BOARD OFFICES CLOSED**

**4/18 — Tuesday**  
**CREDIT UNION BOARD OF DIRECTORS**  
10:00am — Realtor Service Center, West Babylon — Upper Conference Room. Staff liaison: Luisa Harman @ LIBOR ext. 371.

**4/20 — Thursday**  
**SUFFOLK SOUTH SHORE CHAPTER**  
6:00pm — "CASINO NIGHT!" Details to follow... For more information, call Georgia Westcott @ 631-422-5511. Visit: [www.libor.com/suffolksouthshore](http://www.libor.com/suffolksouthshore).

### MAY 2006

**5/4 — Thursday**  
**3rd ANNUAL "DAY AT THE RACES"**  
12:00PM-4:00PM ~ Join us at Belmont Race

Track Opening Week!! 1st race begins at 1:00pm. Cost: \$100 (\$50.50 goes towards your RPAC contribution) includes full gourmet buffet lunch, clubhouse admission, post parade program, private betting window, tax & gratuity and LOTS OF FUN!! For registration & information, contact Randy @ ext. 380.

**5/15-19**  
**NAR Legislative Meetings,**  
**Washington DC**

**5/29 — Monday**  
**MEMORIAL DAY OBSERVED ~**  
**ALL BOARD OFFICES CLOSED**

### JUNE 2006

**6/8 — Thursday**  
**18th ANNUAL EDUCATION CONFERENCE & TRADE SHOW**  
8:30AM-4:30PM ~ Crest Hollow Country Club, Woodbury. Details to follow... Exhibitor & Sponsorship opportunities available!! For more information, contact Mary Ann Monteleone @ ext. 360, Dorothy Wallach @ ext. 362 or Connie Aiello @ ext. 361.

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