

MAY, 2006

SPiRiT AWARd CONTEST

Look inside this issue and find the "We're More Than REALTORS®..." logo hidden on one of the pages. The first 4 people to locate the logo and call Christina at 631-661-4800 Ext. 358 will receive a \$25 American Express Gift Certificate courtesy of the LIBOR Public Relations Committee. GOOD LUCK!



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Urgent Commission Escrow Act Call-for-Action

Please Contact Assemblywoman Helene Weinstein ASAP!

By Randy L. Kaplan
Director of Government Affairs

NYSAR and LIBOR have initiated an urgent call-for-action targeting Assemblywoman Helene Weinstein (D-Brooklyn), who serves as the Judiciary Committee Chairperson. Assemblywoman Weinstein, who recently met with NYSAR leadership, remains unconvinced that the need for the Commission Escrow Act (S.193-A/A.3395-A) has been proven, despite the hundreds of examples which have been submitted.

LIBOR President Gil Picard stated, "It is imperative that every REALTOR® immediately write a letter to Chairwoman Weinstein

regarding the importance of this issue. We must send a tremendous number of letters in order to help our cause." LIBOR has made this simple — all you need to do is log onto www.mlsli.com and go to the legislative calls-for-action page. Click on Commission Escrow call-for-action. Next you will follow directions to print out a letter and mail it directly to Assemblywoman Helene Weinstein. Please fax a copy to NYSAR @ (518) 462-5474 as well so that we can quantify the results.

The Commission Escrow Act bill, which requires disputed real estate commissions be placed in an escrow account with the county clerk until a resolution is reached, recently advanced to the floor of the New York State

Senate but unfortunately the Assembly bill still resides in the Judiciary Committee where we are awaiting Chairwoman Helene Weinstein to release the bill for a vote.

Our prime sponsor in the Assembly, Michael Gianaris (Astoria), is urging Chairwoman Weinstein to put the bill on the Judiciary Committee's agenda. Mr. Gianaris has also circulated a letter to all the Members of the Assembly Judiciary Committee asking them to advance the bill out of their Committee.

The only legislator who has not yet signed on as a cosponsor of this bill from the LIBOR region is New York State Assemblywoman Catherine Nolan (Ridgewood). We have spoken with

Assemblywoman Nolan about the bill and are awaiting a date from her office so we can meet with her in person.

The Commission Escrow Act has garnered much support in 2006. A total of 72 majority members in the Assembly and 29 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.

We can't stop now — we need your help. In order to be successful with a Commission Escrow Act this year — we must convince Assemblywoman Helene Weinstein of the dire need for this bill. Please send her a letter immediately and advise every REALTOR® you know to do the same.

REALTORS® Prepare to Storm Capitol Hill in Washington, D.C.

By Randy L. Kaplan
Director of Government Affairs

REALTORS® from around the nation are gearing up for their annual pilgrimage to Washington, D.C. for the National Association of REALTORS® (NAR) Legislative and Business Meetings. Thousands of REALTORS® will visit their Members of Congress on Capitol Hill to discuss the issues that are of vital importance to the real estate industry.

Among the many issues that our members will lobby for are: the need for group health care insurance; keeping the banks out of the real estate industry and preventing the Office of the Comptroller of the Currency (OCC) from expanding bank powers.

The House passed the Small Business Health Fairness Act, H.R. 525, in 2005. In March 2006, the Senate Health, Education, Labor and Pensions Committee passed a similar bill, S. 1955, the Health Insurance Marketplace Modernization and Affordability Act. Both the House and Senate bills would allow professional trade associations to create small business health plans that could offer association members access to collectively negotiated, uniform, national health insurance programs regardless of where the member resides.

NAR opposes the entry of large national financial conglomerates in real estate brokerage, leasing and property management. NAR is urging Congress to enact H.R.111 and S.98, The Community Choice in Real Estate Act, to permanently bar banks from engaging in real estate brokerage, leasing

and property management.

NAR opposes legal rulings by the Office of the Comptroller of the Currency (OCC) to expand the ability of national banks to engage in real estate development and own-

ership and in merchant banking. The rulings violate the letter and spirit of the Gramm-Leach-Bliley Act. NAR is urging Congress to block OCC actions that permit banks to engage in commercial real estate develop-

ment and merchant banking.

LIBOR leadership will take part in these effective and informative meetings with our Members of Congress. We will report back to you with the results of our legislative visits.

We're More Than REALTORS®... Campaign Now in Full Swing

By Tricia Chirco
Marketing & Communication Director

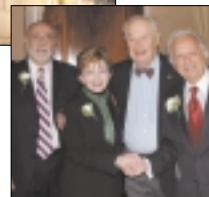
The 2006 LIBOR Public Relations committee has launched a public awareness campaign based around the theme, "We're More Than Realtors®..." The effort is to bring public awareness to all the individual volunteer and/or fundraising efforts that our Realtor® members are involved with that have a positive impact on an individual, group, or entire community.

As part of the campaign, LIBOR has distributed banners to each Chapter and Division and as seen in these photos, everyone is cooperating. The banners are designed to inspire Realtors to continue community fundraising efforts and acts of volunteerism. As part of the campaign, LIBOR ran a promotion where they offered free banners to the first 50 Realtors that called and requested a banner for their office. Christina DeFalco, Public Relations Specialist said, "The response to

the free banner program was fantastic. I posted the call out on Stratus at 8:30 a.m. and by lunch time; I received over 30 phone calls from members requesting the banner to hang in their office."



LIBOR President Gil Picard (far right) was pleased to see the "We're More Than Realtors®..." banner (above) prominently displayed at the Huntington Township Chapter fundraising event held at the Oheka Castle in Huntington.



Promoting the theme "We're More Than Realtors®..." doesn't stop with displaying banners. The committee has a multi faceted approach to increasing public relations creating greater awareness that includes implementing the 1st Annual

REALTOR SPIRIT AWARD CONTEST, which will serve as a venue to promote the activities of 13 winning Long Island Realtors that will be honored this Fall at their respective Chapter and Division meetings where they will receive a \$500 check made payable to the charity of their choice. Applications are available online on REALTORS ONLY at mlsli.com under documents on demand # 151.

The campaign will be promoted at this year's Education Conference on June 8th. Stop by the booth in the Exhibit Hall and complete an application for yourself, or a fellow Realtor, to be considered for the Realtor Spirit Award. Frank Urso, Committee Chairperson says, "The Public Relations committee has put together a great campaign that promotes and encourages the idea that many of us are more than Realtors®, we are people making a difference everyday in our communities and in the lives of others. The feedback from the field is very positive and encouraging."



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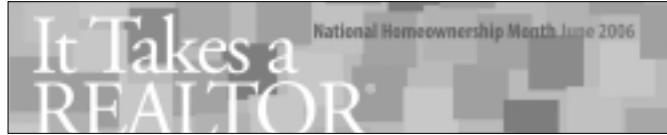
June is National Homeownership Month U.S. Homeownership Rate Reaches 69%

This June, the Long Island Board of Realtors, Inc., joins the NATIONAL ASSOCIATION OF REALTORS® in celebrating National Homeownership Month. This year's theme, "It Takes a REALTOR®" springs from the awareness that REALTORS® contribute to their communities and build better neighborhoods, towns and cities. It also illustrates REALTORS® who give their time to strengthen community, whether promoting legislation or wielding a hammer, are out selflessly helping others.

Proof of this is in the community

improvement projects REALTORS® run, the homeownership workshops they sponsor, and the thousands of community-run programs in which they contribute. Long Island REALTORS® are getting out and helping others because it's just good business to be a good citizen. That idea helped inspire LIBOR's We're More Than REALTORS...campaign which does just that, promotes helping others in their community.

REALTORS® are more than 1.2 million members strong and their commitment to improving neighborhoods and increasing



possibilities for homeownership is impressive. NAR President Thomas M. Stevens echoes those sentiments: "We've done so well at carrying out the nation's housing mission helping to elevate homeownership to more than 69% of U.S. households."

Yet the work isn't finished. REAL-

TORS® will keep donating their time and managing community improvement projects, and speaking up and working for everyone's homeownership rights. It's up to Realtors® to ensure that voice comes through loud and clear. There's no challenge that can't be overcome together.

Second Home Sales Hit Another Record in 2005

Vacation- and investment-home sales both set records in 2005, with the combined total of second home sales accounting for four out of 10 residential transactions, according to the National Association of Realtors®.

The annual report, based on two surveys, shows that 27.7 percent of all homes purchased in 2005 were for investment and another 12.2 percent were vacation homes. All together, there were 3.34 million second-home sales in 2005, up 16.0 percent from an upwardly revised total of 2.88 million in 2004. The market share of second homes rose from 36.0 percent of transactions in 2004 to 39.9 percent in 2005.

Vacation-home sales increased 16.9 percent last year to a record 1.02 million from a downwardly revised 872,000 in 2004, while investment-home sales rose 15.7 percent to a record 2.32 million in 2005 from an upwardly revised 2.00 million in 2004.

David Lereah, NAR's chief economist, said all the factors at play in the second

home market were favorable in 2005. "To begin with, the baby boom generation is driving second home sales — they're at the optimum point in life when people become interested in second homes, they're at the peak of their earnings, interest rates remain historically low and boomers want to diversify investments," Lereah said.

Lereah said there are significant motivational differences between vacation-home buyers and investment buyers. "Vacation-home buyers are making lifestyle choices and purchasing primarily for their own enjoyment," he said. "Investment-home buyers are seeking rental income and portfolio diversification, although vacation-home buyers also mentioned diversification."

In listing the reasons for purchase, 41 percent of vacation-home buyers said to use for vacations, 31 percent to use as a family retreat and 28 percent to diversify investments. For investment-home buyers, 55 percent said rental income was the primary fac-

tor for buying, and 35 percent wanted to diversify investments.

The median price of a vacation home in 2005 was \$204,100, up 7.4 percent from \$190,000 in 2004. The typical investment property cost \$183,500 last year, up 24.0 percent from \$148,000 in 2004.

Typical vacation-home buyers in 2005 were 52 years old, earned \$82,800, and purchased a property that was a median of 197 miles from their primary residence; however, 47 percent of vacation homes were less than 100 miles and 43 percent were 500 miles or more. Investment-home buyers last year had a median age of 49, an income of \$81,400, and bought a home that was close by — a median of 15 miles from their primary residence.

In describing characteristics that vacation home buyers value about their property, 40 percent said close to an ocean, river or lake; 34 percent close to family members; 27 percent close to preferred recreational activities; 27 percent close to their primary residence; 26 percent close to mountains; 24 percent close to a preferred vacation area; and 17 percent close to a job or school.

The largest concentration of vacation home buyers are in the Midwest, accounting for 33 percent of vacation home sales, although the property may be located in another region. Buyers in the South accounted for 30 percent of vacation home transac-

tions, the West, 20 percent, and the Northeast, 17 percent.

Most investment home buyers are in the South — 38 percent of the total. Buyers in the Midwest and Western regions each purchased 24 percent of investment property, and the Northeast, 15 percent.

Lereah said it is difficult to project where the market will go in 2006. "Vacation-home sales will remain strong for the foreseeable future given the fact that baby boomers are favorably positioned in terms of affordability, as well as being at the stage in life when people are most interested in making that kind of a lifestyle purchase," he said. "Discretionary purchases of that nature are more likely in a healthy economy, and that is looking positive as well."

"On the other hand, investment home sales are likely to decline this year, in part because of higher interest rates," Lereah said. "There are fewer incentives to speculate in the market with price appreciation cooling in much of the country, and more oversight is being encouraged in the mortgage market. It's hard to say how much speculation there may be in housing, but it's probably a single-digit percentage of total home sales." NAR survey data shows only 2 percent of homes are sold in one year or less, but investment homes likely are under-represented in that particular reporting sample.

NYSAR Announces 2006 Award for Smart Growth Excellence

The New York State Association of REALTORS® annual Award for Smart Growth Excellence recognizes the successful efforts of communities within our state to incorporate the principles of smart growth into their projects, policies and programs. The purpose of the award is to promote the continued advancement of smart growth in our state in accordance with the principles adopted by REALTORS®.

"New York's REALTORS recognize the many benefits of utilizing a smart growth approach to community development and the positive impact it has on our communities," said NYSAR President J. Gregory Connors. "It is our hope that this award will create awareness of the benefits of smart growth and encourage more com-

munities to embrace this approach to development."

Applications are now being accepted for built projects, policy and regulation initiatives and a comprehensive approach to smart growth through the combination of policy and built projects. An application is available online at http://www.nysar.com/smart_entry_form.pdf.

The award recipient will be selected by a panel of qualified individuals from organizations and public institutions that have a vested interest and working knowledge of smart growth. The winner will be selected based on their use of smart growth principles and additional criteria described in the entry form. The winner will be honored during NYSAR's Fall Business Meetings in September in Saratoga Springs, NY.



Are You Registered to Vote?

Attention all REALTORS®: Are you registered to vote? If not — you are doing a major disservice to your business interests and our industry! Contributing to RPAC is important — but our power to vote is even more vital! We need to show our legislators on all levels of government that REALTORS® truly have a voice. Legislators are well aware of voter registration numbers and REALTORS®, while numerous, in no way maximize their clout. Without your votes — our voice is timid. Exercise your power today and vote. If you are not registered — please do so asap. Log onto www.msls.com, click on Legislative/RPAC headline and then



you can link to the voter registration form on the Board of Elections website. You can also access this form by visiting our fax on demand system at (631) 661-9126 and request document # 251. It is fast and easy. If real estate is your industry — then politics is your business!

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

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President's Message

By Gilbert Picard LIBOR President

We Need Our Voice Heard Now!

WE NEED TO GET THE COMMISSION ESCROW ACT PASSED to protect our rightfully earned commissions! We must take action now and exercise the strength we have in our numbers. We must take action with regard to anything that impedes this legislation getting passed.

An urgent Call to Action has been placed on Stratus asking Realtors® to immediately send a letter of support for our cause to Helene Weinstein, Chairperson of the Judiciary Committee. Ms. Weinstein is a Brooklyn, New York Assemblywoman, who by virtue of her authority has the power to stop the Commission Escrow Act from going forward to the Assembly floor and presenting a full Assembly vote.

It's obvious that Ms. Weinstein has to be made to understand the seriousness and importance of this legislation. This is what we are up against. We need your letters to be written immediately supporting this cause and we need all of you to help us enlighten Ms. Weinstein on the seriousness and importance of this issue.

This brings me back to the Call to Action and the letter we need every one of

you to write. Go to Stratus now. Read the particulars that are posted there on this issue and then write your letter today and mail it to:

Honorable Helene Weinstein
 New York State Assembly
 Legislators Office Building,
 Room 831
 Albany, New York 12248

We live in a democracy. As residents of the Great Empire State of New York, our right is to have our elected officials vote on our legislation. However, we need to do everything in our power to see that those

elected officials hear our voice and understand our needs. Please respond to our "Call for Action" and get your voice heard — NOW! Thank you.

"Alone we can do so little; together we can do so much."

— Helen Keller



Western Queens Chapter Meeting



LIBOR Instructor, Dianne Scalza (pictured above) gave Realtors an entertaining and informative discussion on "Buyer Brokerage: Everything You Wanted To Know But Were Afraid To Ask," at the Western Queens Chapter meeting held on April 28th at the Pan American Hotel in Elmhurst.

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From Where I Sit

By Joseph E. Mottola, GRI
Chief Executive Officer, LIBOR/MLS



April was National Fair Housing Month and I thought it's worth restating the industry's and LIBOR's commitment to Fair Housing. Too often, Fair Housing is only thought of with respect to racial discrimination but there are other forms such as familial and religious which can also occur and harm the public.

Providing unequal treatment to customers violates existing laws on the federal and state levels either through ignorance or by a blatant disregard of them. The violations also run afoul of the state licensing laws and the Realtor's Code of Ethics to which all Board members are required to adhere. A Realtor cannot even take a listing in which the seller or landlord provides an illegal instruction pertaining to discriminating against certain individuals to whom the Realtor would normally show the property.

The Long Island Board of Realtors makes every effort to provide educational opportunities to insure that there is no excuse for ignorance. Brokers joining the Board and agents new to the industry are required to take Orientation courses that touch upon the fair housing laws and the necessity of complying.

The Board also regularly schedules courses on Risk Reduction and Risk Management that clearly and thoroughly cover the subject matter. There simply is

no excuse for a Realtor to be unaware of the fair housing laws. The essence of fair housing is incorporated into the Code of Ethics and Article 10 is specific and clear.

"Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin."

Realtors in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin."

Realtors found guilty of ethical violations of the Code may be subject to a fine as much as \$5,000. This is a pretty clear statement that adherence to Article 10 is a serious commitment.

There is no room for confusion or error in the Code, the state licensing laws or the federal, state, city and county regulations. The Board through its Code and educational programs leaves no doubt about its position on Fair Housing and is dedicated to fostering partnership efforts with other organizations to help assure every buyer to their right to equal opportunity and equal treatment in securing housing.

"Unequal treatment to customers violates existing laws."

Fair Housing Accessibility Training



The Long Island Housing Services held a free Fair Housing Accessibility Training on May 3rd at the Huntington Hilton in Melville. Pictured with LIBOR President Gil Picard (left) are (l-r) Michelle Santantonio, Executive Director of the Long Island Housing Services Inc. and Sarah Pratt, Attorney/Fair Housing Consultant.

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

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

MAY 2006

**5/12 — Friday
PSC VIDEO COMMITTEE**
12:00pm — Realtor Service Center, West Babylon — Upper Conference Room.
Staff Liaison: Tricia Chirco @ LIBOR ext. 345.

**5/12 — Friday
LEGISLATIVE CORE GROUP**
9:30am — Realtor Service Center, West Babylon — Classroom A. Staff Liaison: Maryann Horan @ LIBOR ext. 354.

**5/12 — Friday
QUEENS NORTH SHORE CHAPTER**
9:00am — Adria Ramada Hotel, Bayside — Education Seminar & Networking Breakfast — Guest speaker: Dianne Scalza, LIBOR Instructor, "Buyer Brokerage." Cost: \$10.00 prepaid, \$15.00 — Limited Seating, register early. Questions? Call Laura Copersino @ 718-631-8900 ext. 335. Visit: www.libor.com/queensnorthshore.

**5/15 — Monday
LIBOR/MLS ORIENTATION**
8:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Debbie Franco @ LIBOR ext. 364.

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

**5/17 — Wednesday
NASSAU NORTH SHORE CHAPTER**
8:30am — Networking Breakfast Seminar ~ Glen Head Country Club, Glen Head. Guest speaker: Jane Salamon, MLS Past President — "Who Is the Procuring Cause? Is It YOU?" Cost is \$20.00 prepaid, \$25.00 at the door. RSVP: Stuart Cole @ 516-677-0030. Visit: www.libor.com/nassaunorthshore.

**5/23 — 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.licommercialnetwork.org.

**5/23 — Tuesday
CREDIT UNION BOARD OF DIRECTORS**
10:00am — Realtor Service Center, West Babylon — Upper Conference Room. Staff liaison: Luisa Harman @ LIBOR ext. 371.

**5/24 — Wednesday
LIBOR BY-LAWS COMMITTEE**
12:00pm — Realtor Service Center, West Babylon — Classroom A. Staff Liaison: Angela Dell'Italia @ LIBOR ext. 382.

**5/24 — Wednesday
LIBOR BOARD OF DIRECTORS**
9:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

**5/25 — Thursday
LEGISLATIVE COMMITTEE**
9:30am — Realtor Service Center, West Babylon — Classroom A. Staff Liaison: Maryann Horan @ LIBOR ext. 354.

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

**5/31 — Wednesday
MLS EXECUTIVE COMMITTEE**
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

JUNE 2006

**6/8 — Thursday
18th ANNUAL EDUCATION CONFERENCE & TRADE SHOW**
8:30AM-4:30PM ~ Crest Hollow Country Club, Woodbury. "DISCOVER YOUR POTENTIAL!" Keynote Speaker: Terry Watson, ABR, CIPS, CBR, CRS, GRI, ABRM, National Trainer ~ "Why Be Normal?" ~ Networking, Over 60 Exhibitors, Continental Breakfast, Giveaways, Education Sessions/National trainers, MLS Chat Room, \$1,000 Cash Grand Prize, Luncheon/Fundraiser "DEAL OR NO DEAL" ...proceeds to benefit Ronald McDonald House, Entertainment, Prizes, Winning Wrap-Up Session featuring Dr. Kenford Nedd, BSc, M.D. "Prescription For Pressure — The Stress Survival Kit for the Realtor." Complimentary copy of Dr. Nedd's book, "Power Over Stress" to first 250 registrants with signing opportunity! Early Registration Discount... Tickets Prepaid by May 24: \$89 Members/\$99 Non-members.

Save time>>>Register online @ <http://www.mlsli.com/edconference/18.htm>.

Questions? Call Connie Aiello at LIBOR, ext. 361 or email: caielo@mlsli.com.

**6/15 — Thursday
LIBOR/MLS ORIENTATION**
8:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Debbie Franco @ LIBOR ext. 364.

**6/20 — Tuesday
CREDIT UNION BOARD OF DIRECTORS**
10:00am — Realtor Service Center, West Babylon — Upper Conference Room. Staff liaison: Luisa Harman @ LIBOR ext. 371.

**6/22 — Thursday
LIBOR EXECUTIVE COMMITTEE**
9:30am — Realtor Building, West Babylon — 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

**6/28 — Wednesday
MLS BOARD OF DIRECTORS**
9:30am — Realtor Service Center, West Babylon — Classroom B. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

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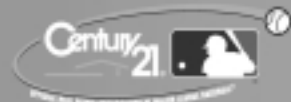
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LIBOR NEWS

Women's Council of
REALTORS®

by Marilyn Urso
 2004-05 WCR NYS
 Governor

Long Island Chapter
 WCR-NewYorkState.com



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

Opportunities

We are a community of real estate professionals creating business opportunities, developing skills for the future and achieving our individual potential for success. The Women's Council of REALTORS® provides a direct link to the skills & expertise needed to move your business forward and to the next level. Best of all, we provide a trusted support system for all our members, and great opportunities for leadership training, management skills and personal development.

The Long Island chapter of Women's Council of REALTORS® received its charter in 1980 from the Long Island Board of REALTORS®.

On the National level, the Women's Council has been in existence since 1938. Through the early years, WCR's membership growth reflected the vast number of women choosing a career in real estate. Women began to recognize the immense benefits of careers in real estate combined with WCR membership which provided a support system of women in the same field offering many friendships, networking opportunities, referrals and recognition for their achievements and success.

The programs we offer at our meetings provide training in relevant skills and help reinforce professional credibility. Other reasons to join WCR is that National Realtor sales statistics show that the average REALTOR® earns approximately \$55,000 per year. The average WCR member earns over \$117,000. Our training and our professionalism really works to increase our bottom line. And in the technology area, 95% of WCR members communicate via email as compared to the average realtor rate of only 45%.

Immediate Past President, Elise Williams, will be filling in as President for the remainder of this year. Unfortunately, both Nicole Burke our President and Sheryl Kushnick, our President-elect have found it necessary to resign from their offices due to personal and career commitments that require their time and attention. Both of them have given their best effort and have put in many hours planning and implementing the meetings we have had so far this year and have also helped put in place some of the remaining programs for 2006. We regret that they will no longer be a part of our leadership team; however, this provides an opportunity for YOU to become involved.

The WCR Nominating Committee is immediately beginning the search for

next year's officers. We need each of you to consider becoming more active in the organization. We need officers for 2007 as well as committee chair people to begin planning programs for next year, meetings, fundraisers, membership drives, etc. Your leadership team has done it all in the past, and now it is time for you to pitch in and help. So please contact Elise Williams at 516-364-1901 or Marilyn Urso at 516-921-0220 if are interested in becoming more involved. This is a great opportunity for professional development, leadership training and networking with other top WCR agents from around the country.

Your leadership team has been working hard finalizing programs for 2006, which will include our great technology program/networking dinner featuring national speaker & trainer Amy Cherow of Matthew Ferrara & Company. The meeting will be held on Wednesday, May 10th at the Westbury Manor on Jericho Turnpike in Westbury. The topic is Online Marketing Strategies — converting Internet leads to business. Information is available on Stratus and you can register online. I hope to see you there.

Looking ahead, plan to join us in late June for a special Teleconference Meeting featuring national speaker Joann Fossland. Details of the meeting are being finalized shortly. We also hope to offer an Online "Cyber" Meeting some time this summer with Real Estate Cyber Society guru Jack Peckham. In the fall we will host a special session with National Trainer Adorna Carroll as well as a visit from our National WCR President Gail Hartnett and in November, a program on Image Building with speaker Roseann Farrow.

So how about it? Join us at the top! Call today for more information regarding the opportunities available. We know you won't regret it!

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 Marilyn Urso (516)921-0220

Acting President
 Elise Williams (516)364-8148

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LIBOR NEWS

Ronald McDonald House of Long Island will Benefit From LIBOR Chapter Fundraisers



Leadership from the Queens Chapters (top photo) and the Nassau North Shore Chapter (photo below) were recently invited to take a tour of the New Hyde Park facility.



Suffolk South Shore Chapter's "Casino Nite" to Benefit Hospice Children's Bereavement Services



The Suffolk South Shore Chapter held it's annual charity event, "Casino Nite" to benefit Hospice Children's Bereavement Services on April 20th at Chateau La Mer On The Water in Lindenhurst. The event was a huge success raising over \$8,000 for the organization. Pictured above are (l-r) LIBOR Suffolk Vice President Liz English, LIBOR President Elect Linda Bonarelli, LIBOR President Gil Picard, Suffolk South Shore Chapter 1st Vice President Carol Jemison, Suffolk South Shore Chapter Director Dianne Ortiz and Suffolk South Shore Chapter Treasurer Paul Wernersbach.



Spirits were high at the "Casino" themed event, where Suffolk South Shore Chapter Directors (l-r) Angela Charron, Vivian Novello, Anne Maria Schiano and Dianne Ortiz kept the chips rolling all evening.

Huntington Township Chapter Presents "An Evening at the Castle" to Benefit Huntington Hospital Women's Heart Program



The Huntington Township Chapter led by President Mary Fudens, pictured at left with Huntington Hospital representative Dr. Salvatore Trazzera, held a wonderful fundraiser on Wednesday, April 5th, at the Oheka Castle in Huntington. Over two hundred people were in attendance where an outstanding \$20,000 was raised for the Huntington Hospital Women's Heart Program. Also joining in on the festivities were (photo bottom left, from l-r) LIBOR Past President Marian Fraker-Gutin, LIBOR Director Susan Helsing and LIBOR President Elect Linda Bonarelli. As well as (photo bottom right, l-r) LIBOR President Gil Picard, Nassau South Shore Chapter Director Anita Bleier, LIBOR Treasurer Mohsen Zandieh, RPAC Chair Pat Levitt and LIBOR Suffolk Vice President Liz English.



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"How To Work With Real Estate Investors"

TOM LUNDSTEADT, CCIM

Tom Lundsteadt Seminars — Ephraim, WI

"Did You Know Your Tech Tools Could Do THAT?"

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MATTHEW FERRARA

Matthew Ferrara & Company — Methuen, MA

"Buyer Brokerage & Counseling: Guidelines for Brokers and Managers"

(Special Broker/Manager Session)

"Turning Buyer Customers into Buyer Clients"

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SPECIAL...

Broker/Manager "Profitability" training sessions scheduled throughout the day.

LIBOR NEWS

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@mlsli.com with any questions or comments.

The **NASSAU NORTH SHORE CHAPTER** is having a networking breakfast and education seminar on Wednesday, May 17th at 8:30am at the Glen Head Country Club in Glen Head. Guest speaker: Jane Salamon, MLS Past President. Topic: "Who is the Procuring Cause? Is it You?" The cost is \$20.00 prepaid, \$25.00 at the door. Please RSVP to Stuart Cole at 516-677-0030. Visit: www.libor.com/nassauorthshore.

The **LONG ISLAND COMMERCIAL NETWORK** is having a networking breakfast and marketing session on Tuesday, May 23rd 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.LICOMMERCIALNETWORK.org.

The **WOMEN'S COUNCIL OF REALTORS** is having a "Teleconference" with guest speaker Joann Fossland, on Friday, June 23rd, from 9:30am to 10:30am. Details to follow. Visit: www.libor.com/wcr.

The **WESTERN QUEENS CHAPTER** will hold a BLOOD DRIVE from 9:00am-4:00pm on Monday, September 11th at the RSC, Jackson Heights ~ General Education Classroom. For more details contact Kenneth Dunn at 718-779-1111. Visit: www.libor.com/westernqueens.

If you are not doing so already, GET INVOLVED, great Chapter and Division events are held every month. Check out page 10 for photos from these events to see what you've been missing. Be sure to visit www.libor.com/chaptermeetings.cfm for complete details on all events.

Catch the REALTOR Spirit...



Syemon Kourounis
ERA Gotham Realty

Syemon Kourounis of ERA Gotham Realty in Fresh Meadows Queens is currently training to run 10 miles for the Muscular Dystrophy Association's (MDA) program "A Day in May for MDA." In becoming part of the ERA Team; Syemon found out that ERA is associated with the MDA. He gathered some more information to find out how, as a New Yorker and a Team Player, he could build as much awareness for the MDA as possible; his goal is to raise \$10,000 for the organization. He will be running a route by himself on May 20th, which starts at the ERA Gotham Realty office in Fresh Meadows NY, to the entrance of the Queens Borough Bridge. To help Syemon reach his goal call 917-402-7923.



Mae Wyatt
Du Chris Realty

At the 30th Anniversary Benefit Celebration, Greenhope Services for Women recently honored Reverend Mae Wyatt who is affectionately known as "Mother Wyatt." Mae Wyatt has been broker and owner of du Chris Realty for the last 40 years. She has recently made history by becoming the First Woman to join the Baptist Ministers Evening Conference. Her determination and steely resolve have opened the doors for others to follow in her footsteps. Mother Wyatt has received many community service and humanitarian awards, honors and citations for her work in the public and private sectors and her active participation in social causes. She exemplifies the Realtor Spirit through her dedication that inspires others to give goods, services and money to their local causes.

REALTOR Spirit Award Contest

Have you or your office made a difference in your community and demonstrated that you are MORE THAN REALTORS®? If so, enter the REALTOR Spirit Award Contest! Thirteen REALTORS®, one from each Chapter and Division, will be selected to receive a \$500 donation to the charity/organization of their choice.

Applications are available online on REALTORS Only at mlsli.com under documents on demand # 151 or call Christina DeFalco at 631-661-4800 ext. 358 for additional information. All entries must be received by August 1, 2006.



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OUTREACH

Hour Children is a multifaceted family service provider established in 1995 by a group of Sisters of Saint Joseph to provide support to incarcerated mothers and their children. As a nonsectarian charity, they accept both mother and child into their programs, and reunite mothers with their children. Hour Children serves women in Albion, Bayview, Beacon, Bedford and Taconic Correctional Facilities in New York State, as well as Rikers Island in New York City. Their goals are to ensure that the children in their care are healthy, socially well adjusted and achieving academically, and that their mothers make a successful transition to independent living. The program social worker works closely with each mother, tracking her progress or addressing problems with obtaining a job, managing a household, and caring for her children. Hour Children provides the loving, compassionate care and guidance to help women and their children transition back into society and reunite as a family. There are many ways to give. Whether you have extra time, clothing or furniture to donate, or finan-

cial resources, Hour Children gratefully accepts your help. To make a tax-deductible contribution, schedule a pick-up of goods, or to obtain further information, please call 718-433-4724.

The Thomas Hartman Foundation for Parkinson's Research is dedicated to a single purpose: Finding a cure for Parkinson's disease. The Foundation solicits donors and funds scientists and research institutions that offer the best hope for development of a cure. The foundation seeks to provide grants for the newest and most innovative scientific projects which offer the best hope for the advancement and development of a cure. Scientists believe that a cure for Parkinson's disease can be found within 10 years — a timeframe affirmed by top officials at the National Institutes of Health. The Foundation will be holding it's annual "Cure for Sure" dinner on Tuesday, June 13th at 6:00 at the Huntington Townhouse in Huntington. For more information on this fundraising event or the foundation in general, please call (631)277-9655.

**WELCOME
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Sandeep Chatrath, REALTOR

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LIBOR NEWS

3rd Annual RPAC Day at the Races a Success!

By Randy L. Kaplan
Director of Government Affairs

LIBOR's 3rd Annual RPAC Day at the Races at Belmont Race Track proved to be a tremendous success. Over 120 REALTORS®, family members and friends gathered to raise well over \$12,000 for RPAC. This event, which is becoming more successful with each passing year, has become a favorite with LIBOR members. All dollars raised for RPAC at this event will help us continue to fight for a much needed Commission Escrow Act.

This year's event was extra special because it took place during opening

week at Belmont Race Track. All in attendance had a great time thanks to a delicious buffet and private betting windows. Many folks were very lucky in more ways than one. In addition to winning many fantastic gifts in the Chinese and silent auctions — we had a few lucky winners who won a bundle on the races.

A special thanks to all of our generous friends who contributed gifts for the auctions. This event sells out quickly so please register early next year so you can be a part of this fun day.

For more information on other RPAC "fun"draising events — please contact Maryann Horan at ext. 354.



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DEADLINE APPROACHING

LIBOR Awards Nomination Form



Dear LIBOR Member,

As you may already know, each year LIBOR recognizes five REALTOR® members — who will be the recipients of the five awards listed below. These prestigious awards are presented at the Annual LIBOR/MLS Installation & Awards Dinner Dance in September.

Please take a moment to consider someone you know or may have done business with, who is truly deserving of one of these awards. **ALL NOMINEES MUST BE LIBOR MEMBERS IN GOOD STANDING.** To assist you in your decision, please read the Awards Criteria below:

LIBOR AWARDS CRITERIA

- COMMUNITY SERVICE Award...**based on the type & amount of community involvement, physical contribution, no monetary compensation, must be a REALTOR® in good standing and can only win *once*. Minimum requirement is 5 years in real estate — excluding current LIBOR president & LIBOR immediate past president.
- REALTOR®-Salesperson of the Year Award...**based on an individual's contribution to LIBOR, State Association involvement, National Association involvement and their educational/ real estate designations. Minimum requirement is 3 years in real estate.
- REALTOR®-Affiliate of the Year Award...**must be an individual from an Affiliate-Member Firm of LIBOR in good standing who has supported LIBOR by sponsoring Board activities, is actively involved on a committee(s) & participates in chapter functions/meetings.
- REALTOR®-Broker of the Year Award...**based on an individual's contribution to LIBOR, State Association involvement, National Association involvement and their educational/real estate designations.

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Please consider the following REALTOR® member as a CANDIDATE for the award indicated above:

Name of Nominee: _____

Office: _____

Nominated by: _____

Kindly submit or fax this form to LIBOR — **NO LATER THAN JUNE 14, 2006**
Any questions, call Connie at LIBOR, ext. 361 or email: caielo@mlsl.com

Thank you for your participation.

GILBERT PICARD
President

RALPH BOVE
2006 Awards Committee Chairman

DOCUMENT-ON-DEMAND #154

DEADLINE APPROACHING

NYS Awards Nomination Form



Dear LIBOR Member,

The LIBOR Board of Directors has recommended that nominations for the NYS Award listed below will be solicited from the LIBOR membership. The winner will be selected by the LIBOR Awards Committee. The award recipients will be announced and honored at the NYSAR Fall Business Meetings in September.

Please take a moment to consider someone you know or may have done business with who is truly deserving of this award. In order for nominees to be considered an award candidate, **ALL NOMINEES MUST BE LIBOR MEMBERS IN GOOD STANDING.** To assist you in your decision, please read the NYSAR Award Qualification/Criteria below:

NEW YORK STATE ASSOCIATION OF REALTORS® AWARDS QUALIFICATIONS/CRITERIA

...that the criteria for the NYS REALTOR® of the Year Award include:
Local Board Activities • State Association activities • NAR activities • Community Service • Business Accomplishments • Minimum requirement is 5 years in real estate.
Nominee may be Brokers and/or Associate Brokers.

★ ★ ★ Testimonials Are Always Welcome ★ ★ ★

Please consider the following REALTOR® member as a CANDIDATE for the NYS REALTOR of the Year Award:

Name of Nominee: _____

Office: _____

Nominated by: _____

Kindly submit or fax this form to LIBOR **NO LATER THAN MAY 11, 2006.**
Any questions, call Connie at LIBOR, ext. 361 or email: caielo@mlsl.com

Thank you for your participation.

GILBERT PICARD
President

RALPH BOVE
2006 Awards Committee Chairman

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LIBOR NEWS

Eastern Suffolk Chapter Meeting



The Eastern Suffolk Chapter met on April 6th at Stonewalls at The Woods Golf Course in Riverhead to hear guest speaker Douglas Lobel, ESQ. speak on "Making the Deal Happen...Interaction between Broker & Attorney." Pictured above from the Eastern Suffolk Chapter are (l-r) Chapter Recording Secretary Vickie DeFrist, Chapter Past President Geraldine Sapanaro, Chapter President Gary Knotoff, Chapter Director Bill Lemaire, Chapter Treasurer Jill Kandell, Chapter Director Ginger Andrews and Chapter Vice President Doreen D'Andrea.

Jamaica Central Queens Chapter Meeting



Realtors gathered at the Fame Diner in Fresh Meadows on April 27th, to listen to guest speaker Joseph E. Mottola, CEO of LIBOR/MLS, speak on the "Diversity & Insight in the Evolving Real Estate Market." Pictured above are (from l-r) JCQ Secretary Barbara McDonough, LIBOR Queens Vice President Buddy Hoosain, Joseph Mottola, LIBOR Nassau Vice President Marilyn Urso and JCQ President Bridget Allim.

Every
REALTOR®
has an
advocate
in Albany

NYSAR is your voice at the state capital, protecting your business and your bottom line.

In 2006, NYSAR is working for you on many important issues including:

- ▶ **Fighting for your earned commissions** to assure you get paid.
- ▶ **Opposing broker verification of zoning compliance** for all listings.
- ▶ **Combating higher property taxes** that threaten housing affordability.
- ▶ **Opposing tax reform** that would convert or eliminate the mortgage interest deduction.
- ▶ **Preventing banks** from entering the real estate business.
- ▶ **Securing health care** for sole proprietors.

For more information or for legislative updates:

call 518.463.0300 x315

e-mail govt@nysar.com

visit www.nysar.com



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- Take your clients out to your next showing in style with our Limousine Service
- Plus many more high tech advances and too many programs to list!

TAKE YOUR REAL ESTATE CAREER TO NEW HEIGHTS

*“Working with Long Island’s
premier real estate firm has
helped me achieve more than
I ever dreamed possible... and
now feel like I’ve finally made it!”*

Robert P. D’Angelo
Licensed Salesperson
East Norwich/Brookville Office

*“One home buyer said to me...
When I drive around the North
Shore, I see a sea of whales!
I thought... why would
I work for anyone else?”*

Natalie McCray-Gleba
Licenced Associate Broker
Glen Head/ Old Brookville Office



Daniel Gale Sotheby’s International Realty invites you to join our success. We are seeking agents with leadership capabilities to become top producers. Whether you are considering a move, ready to get started on a career change or exploring options for your future, please call Bonnie Doran, Corporate Director of Business Development at 888.931.9500, or e-mail bonniedoran@danielgale.com for your confidential interview.



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Gale

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INTERNATIONAL REALTY

MLS Info Line

By Christopher Armstrong
MLS President



Meeting Our Objectives

Last month the Info line explained how effective our Media Department was, and shared some behind the scenes activities they're involved in, coupled with our ongoing advertising campaign.

Here are some stats for your review. After launching our ad campaign on February 28th, the following week there was a 20% increase in daily unique visitors to MLSLI.com. As of the week of April 15 we are showing a 30% increase over last year at the same time. It appears that our objective to increase new visitors to come to this site is progressing in the right direction. I will keep you posted on future stats.

Consider this, if the phones in your office are not as active as in the past, maybe your customer is contacting you via another method, like through e-mail. Check the source of your leads, you may be surprised where they are coming from.

I would be remiss not to mention something about Long Island house prices. Lately there's been a lot written in local papers regarding house prices and the effect that a rising inventory will have on them. Based upon MLS housing data comparing the first quarter sales of 2006 to the first quarter of 2005 we see an increase of 10.4% in the average sales price of a home on Long Island. The average sales price was \$516,844 for the first quarter of this year, compared to a year ago when the average price was \$468,356. However, the market is in transition process of normalization, which is controlled by the laws of supply and demand. As long as interest rates stay relatively low and the money supply stays

high the market should see annual appreciation rates return to single digits.

The Bylaws Committee met on March 30th. Their recommendations were brought to the BOD meeting on April 12th, voted on and passed. Also at the same meeting James Netter and James Burns were appointed to the Joint Audit Committee. In addition Marian Fraker-Gutin, Elaine Atanas, Baldassare Catalano, Richard Arnold and Dorothy Aschkar were appointed to the Special Needs Committee along with Mohsen Zandieh serving as Chairperson.

Vice President of Information Systems, Jenny Natale, gave a very informative power point presentation on new business models, which are being offered to the public by different organizations. It can be viewed at www.mlsli.com/businessmodels.pdf. On April 17th the directors received an e-mail copy of the revised proposed subscription agreement and information management agreement. They will be discussed at length at the June director's meeting.

In closing, to those of you, who were present at the BOD meeting, thank you very much, Nice Hat!!

The grass is green wet with dew, there's pollen in the air birds singing too, Ahh this must be the month of May. Have a great day.

"Visitors to MLSLI.com showed an increase over last year."

MLS Q&A

Q. I am the Listing Broker of a property for which the owner has accepted an offer. If the owner no longer wants to show the property, do I need written instructions from the owner.

A. Yes. Rule 302.2 states: Any instructions by a seller to the

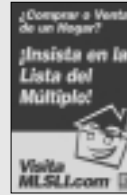
Listing Broker regarding the limiting of the showing, presentation of an offer or the presence of the Cooperating Broker in that presentation must be authorized in writing by the seller and a copy be made available upon request by the Cooperating Broker. (12/21/05)

News & Views

MLS Advertising Campaign Poster Available NOW

All MLS Participants should be receiving copies of the posters that have recently been mailed out to every office. Each envelope contains two posters, one with the original message, "Buying or Selling a Home? Visit MLSLI.com" and a second poster that reflects the new creative for this year's campaign — MLSLI.com — Your BEST Source for OPEN HOUSE. The Advertising Committee appreciates your show of support by displaying these posters in an area visible to your customers.

Additional posters are available upon request while supplies last. The original version of the poster is available in SPANISH upon special request. For more information or to order extra copies, contact Christina at 631-661-4800 Ext. 358.



year, this years coming late spring) 3) More up to date deeds, mortgages and lis pendens with weekly updates. 4) You will now be able to search by District, Section, Block and Lot more easily because the leading zeroes are being stripped out. (i.e. Block 00089 will appear as Block 89) 5) A new field "Do Not Call" has been added to flag those PH#'s on the Do Not Call list.

For complete information on Public Records, visit the Stratus Info Center.

Attention Brokers & Managers: Check Office Roster for LIBOR Data

The MLSLI.com website receives thousands of visitor sessions a day. Many of your agents do not have an e-mail link on Stratus and may be missing leads generated from mlsli.com as a result. Take the time to check the LIBOR roster of agents and administrative staff through the Realtors Only section. Here you can see which of your agents have an e-mail address on file at LIBOR for Stratus.

1. From the Stratus Info Center, click the Realtors Only button (right next to Log Off)
2. On the left side menu, click on Services for Brokers
3. Click on Office Roster
4. Type the first few letters of your office name, then SUBMIT
5. Choose your office/branch from the list by clicking on the blue link
6. A list of agents, membership status and e-mail address will appear.
7. Send any missing e-mail addresses to libormem@mlsli.com. We will need agent name, member# and e-mail address. Send website information too!

Any questions regarding LIBOR membership data, please contact LIBOR Membership at libormem@mlsli.com or call 631-661-4800 x54.

Public Records Changes

Many new data fields have been added as well as some existing data names having been changed to make them easier to locate when searching or creating Custom Reports. For example Town and Street Name are now Property Town and Property Street Name.

Some of the data enhancements are the addition of Subdivision Name, School District Name and 2nd Mortgages.

Some of the other enhancements to the Public Records are as follows: 1) Brooklyn/Kings County records are now included. 2) Updated assessment records with up to date taxes. (current through last

Save Time and Phone Calls Attach Lead Paint Disclosure, Agency Disclosure, and Other Important Forms to Your Listing on Stratus

Discover one of the most practical tools available to our members online...Stratus Fax Attachment! Let technology work for you by using Stratus Fax Attachment which offers a quick and easy way to share important documents such as: Lead Paint Disclosure, Agency Disclosure, Sellers Property Disclosure, and Floor Plans, online, 24/7. Stratus Fax Attachment can help eliminate the hassle of using a traditional fax machine. What's more? It's simple and easy to use.

Here are the benefits of using Stratus Fax Attachment:

- It's FREE — so everyone can afford it! Stratus Fax Attachment is completely free of charge. That means absolutely no fees!
- It saves time — Eliminate the time consuming process of phone calls and fax

machines. Access important documents such as floor plans, surveys, lead paint disclosures, and much more right from the listing on Stratus. Wherever you have Web access, you can have the virtual equipment of a fax machine.

Comply with the law — A lead paint disclosure form must be provided to a purchaser/tenant prior to the time they become obligated to purchase or lease. Save yourself time and reduce your risk by attaching this form to your listings.

Step By Step Instructions on How to Attach A Document to Your Listing on are available with complete easy to follow illustrations at: www.mlstechns.com/pdfs/FaxIns.pdf or if you need assistance, call Customer Service at 631-661-4800 Ext. 11.

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Techno-Bits

Cut The Cables

Are You Using Wi-Fi?
Wireless networking is getting easier and more affordable for all.

Are you a good candidate for Wi-Fi?

Definitely. As a real estate professional, you spend a great deal of time away from the office. And with the proliferation of Wi-Fi "hot spots," or wireless access points, you don't have to sacrifice your productivity just because you happen to be away from your computer cables. Using a Wi-Fi-equipped notebook computer or personal digital assistant (PDA), you can e-mail clients, check the online MLS for the latest listings, or update your Web site from any Wi-Fi hot spot.

Wi-Fi offers advantages for your home office, too: You can easily move around your house as you work and share computer resources — like printing and an Internet connection — among all your technology devices that have an installed Wi-Fi network. At your company office, you can enjoy the same benefits in a network that's no longer wired in place.

What to Know About Wi-Fi

The term Wi-Fi is short for Wireless Fidelity, which identifies equipment and networks compatible with an international standard known as IEEE 802.11. The standard defines how equipment on a Wi-Fi network sends and receives data over radio waves. Today, all Wi-Fi equipment complies with this standard yet may operate at any or all of three different transmission rates and frequencies: 802.11a, 802.11b, and the newest, 802.11g.

Most Wi-Fi networks already in place were built with 802.11b components. If you buy Wi-Fi equipment today, however, look for solutions approved for the newer "g" standard (also referred to as "802.11g," "Wireless-G," or "Wi-Fi-G"). This equipment is fully compatible with the 802.11b networks, but the Wi-Fi-G equipment also can send and receive data at rates of up to 54 megabits per second (Mbps), five times faster than 802.11b. That's a capability you'll want when existing Wi-Fi networks and hot spots are eventually upgraded to take advantage of the faster throughput, or transmission rates, of 802.11g.

As a first step, decide what you require in Wi-Fi equipment. Every device on a Wi-Fi network must be equipped with its own Wi-Fi radio transmitter/receiver and antenna to communicate with other devices on the network. Many hardware makers now build Wi-Fi capability into their equipment or offer an easy upgrade option. Check with the manufacturer.

Options for Upgrading

If your notebook computer or PDA isn't equipped for Wi-Fi and you're not yet ready to trade them in, you can add

Wi-Fi capability with a wireless networking interface card or an external Wi-Fi adapter. These adapters are available for desktop and laptop computers, PDAs, and some printers and peripherals. Some solutions to consider include the Viewsonic WPCI-100 with built-in radio and antenna, which slips into a PC or Flash media card slot, or the Netgear Wireless USB 2.0 Adapter, which plugs into your hardware's USB port.

Once the adapter is installed and activated, you can connect to a Wi-Fi network or communicate directly to other Wi-Fi-enabled devices. To create your own network, you'll also need a wireless gateway, or access point with router, such as the High-Speed Mode Wireless G Router from Belkin. An access point serves as the hub of the wireless network and also can be used to add Wi-Fi capabilities to a wired network. Plug your broadband modem into the router, and you can share a single Internet connection among several pieces of Wi-Fi-enabled equipment.

Setting Up Your Network

A wireless network should operate within a range of between 150 and 300 feet, but physical barriers such as walls and electrical wiring can impede network performance. In that case, you can place an additional base or relay station, such as the AirPlus G Range Extender from D-Link Systems, elsewhere in your home or office to optimize the wireless performance or extend the network's reach.

Since Wi-Fi operates on radio waves, when you send or receive files or e-mail, you're broadcasting your data. Unless you restrict access to the network and encrypt your files, your activity could be monitored or the wireless network accessed by anyone with Wi-Fi-enabled equipment in the area.

All vendors build security features into their equipment, some of it proprietary. For this reason, try to buy all your Wi-Fi equipment from one vendor so compatibility is never an issue. To protect your files and privacy, you must activate these security features. In the past, setting the security features and restricting access only to pre-approved devices was such a tedious chore that many Wi-Fi users never enabled them, which left wireless networks unprotected from potential hackers or viruses.

Need help getting started? The MLS Tech Support Services team can provide a wide range of services, including setting up your home or office wireless network. If you don't already use Wi-Fi, there shouldn't be anything stopping you. Call 631-661-4800 Ext. 11 and schedule a qualified MLS Technician to visit your office and evaluate your wireless networking needs.

Adapted from an article written by Mike Antoniak

SITES TO SEE

How you manage, spend, and save your hard-earned dollars can make a big difference in your quality of life and business success. You must devote the right amount of money to marketing and other important business needs, while saving and investing so you have a comfortable sum left for living expenses and retirement. It's not easy, but there are many free resources to help. These three Web sites will help you evaluate your financial state, choose solid investments, and craft a business plan that pays dividends. In addition, you'll find great information to pass along to home buyers and sellers who are making the largest financial investments of their lives.

SmartMoney.com. Financial planning and research are the bread and butter of this Web site, which has been around since 1997. You can access nearly 100 financial worksheets and a broad array of calculators. The Real Estate section, part of the Personal Finance category, includes lots of buyer and seller worksheets, articles on owning a second home, mortgage information, and advice on renovating for the highest payoff. If you're worried that you won't have enough saved for your golden years, browse the Retirement page for worksheets and how-to articles that will help you develop a sensible financial plan and achieve peace of mind. For fun, check out the Deals of the Day Archive for creative money-saving tips and worthwhile buyer rewards programs. **SmartMoney.com** is a joint venture of Dow Jones & Co. Inc. and Hearst Partnership.

MotleyFool.com. Despite its name, this Web site — the creation of brothers David and Tom Gardner — is far from foolish. Its

mission: to educate, enrich, and amuse individual investors around the world. When visiting for the first time, you'll be prompted for your e-mail address. If you choose to comply, you'll be allowed to access the majority of the site's content for free. The Home Center — with its many calculators, mortgage data, and "Make the Deal" page, which offers advice on making an offer and closing the deal — may be a helpful tool to refer to clients. You also may want to encourage them to visit the page on how to Be a Smart Owner for tips on making home improvements and avoiding contractor scams. If you like the site, tune in to The Motley Fool Radio Show or read the Motley Fool Newspaper Column, which appears in more than 200 publications.

BPlans.com. Whether you're fresh to the real estate business or a 30-year veteran, your business plan always can use improvement. This site offers 60 Free Sample Business Plans that cover everything from real estate brokerage to bed and breakfasts, and it provides a free step-by-step guide on How to Write a Business Plan. Visit the Tools page for Business Calculators, a Glossary of Business Terms, and other resources that will help you become a business wiz. This site, like many that provide valuable tools for free, also is seeking to turn you into a customer. You'll notice frequent advertising for software and research products, but these links are well marked and easily avoidable if you only want to dabble in the complimentary content.

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Visit mlstechns.com to see which program BEST suits your business or call 631-661-4800 Ext 11 to speak with a MLS Customer Service Rep.

Bring the Value of MLS to YOUR Website!

This & That

Over 200 attended the Gala Grand Opening Party of the Shea & Sanders Real Estate Services Center on April 22. This celebrates the merging of local service providers including Mark Mirocco, Financial Services Advisor, Nicholas Nudo, Esq., and Community Abstract, a title services company.

The new office, at 222 Main Street in the heart of Setauket, is also the home to Branch Mortgage Consultants and The Sanders Insurance Agency.

WEICHERT, REALTORS® - Quality Homes welcomes the following REALTORS® to their team, **Lakesha Clark**,

Maurice Johnson, Penelope Kent-Riddick, Desrene Ogilvie, Linda Palladino and Curley Smith; they will all serve clients in Nassau and Suffolk Counties. **Lutechia R. Montague**, an experienced Realtor with WEICHERT, REALTORS® — Quality Homes, has added Associate Broker to her credentials after completing the broker course at the Long Island School of Real Estate. **Bill Deegan and Barry Turk**, owners of recently franchised WEICHERT, REALTORS® - Shore To Shore in West Islip, have completed an in-depth training/tour of the inner workings of a thriving real estate business — the four-day WEICHERT® Management Academy.

James Phelps Retz, widely acknowledged as among the foremost real estate marketers in the nation, has joined Daniel Gale Sotheby's International Realty as Senior Vice President, Marketing & Technology. Daniel Gale Sotheby's International Realty President and CEO Patricia Petersen made the announcement. Mr. Retz's expertise encompasses corporate management; regional, national, and international marketing and advertising; luxury real estate sales; and branch management. Daniel Gale Sotheby's International Realty is pleased to announce the promotion of **Marie Montchal** to Senior Vice President of Relocation and Ancillary Services for its Relocation Division. She was formerly Vice President of Relocation and Corporate Services. Ms. Montchal, a Certified Relocation Professional (CRP) for over 20 years, manages Daniel Gale Sotheby's International Realty's Relocation and Customer Service Center', which

Century 21 Laffey Associates Hosts Grand Re-Opening of Manhasset Office



Century 21 Laffey Associates hosted a grand re-opening of their Manhasset office. Located in the heart of Manhasset, at 116 Plandome Road, this branch has been redesigned to handle additional Home Specialists in addition to the growing needs of buyers and sellers in Manhasset and the surrounding communities. Pictured in the Ribbon Cutting Ceremony are (l to r): Craig Sanders, SVP/Branch Manager, Mary Segrete, Associate Broker & original Broker-Owner, Aug Millang, Town of North Hempstead Councilman Fred L. Pollack, Mary Rohan, daughter of Mary Segrete & VP Associate Broker and Emmett Laffey, CEO Century 21 Laffey Associates.

Coach Realtors Hosts Luxury Real Estate Symposium



On April 25th, Coach Realtors hosted a symposium on luxury real estate in the North American headquarters of Christie's auction house at Rockefeller Center in Manhattan. The meeting brought together over 100 of Coach Realtors' agents with special training and a record of success in marketing upper tier properties.

Daniel Gale Sotheby's International Realty Helps Low Income Women Dress for Success



Daniel Gale Makes Special Delivery to Dress For Success

Daniel Gale employees contributed new and gently used business attire and accessories to Dress for Success Brookhaven's "Send One Suit Week" clothing drive. Pictured here: Daniel Gale Sotheby's International Realty's Assistant Marketing Director Abby Sheeline (left) and Marketing Director Sue Sammis Goldson flank Theresa Leutffer, Director of the Office of Women's Services, Town of Brookhaven.

encompasses its Home Services and Internet Lead Management programs. Formerly based in Northport, the Center has moved to larger quarters in Hauppauge. Ms. Montchal announced that her former position, Vice President of Relocation and Corporate Services, will be held by Joan Erni, formerly Relocation Director.

An impressive collection of designer suits, coats, raincoats, blouses and accessories — enough to pack an industrial-sized van — were recently delivered to "Dress for Success Brookhaven®", thanks to the generosity of the staff and management of Daniel Gale Sotheby's International Realty. This marks the sixth year that Daniel Gale Sotheby's International Realty has participated in the Dress for Success clothing drive, which collects professional attire to help outfit low income women for employment. Dress for Success is a not-for-profit organization that helps women to make successful transitions into the workforce. Each client receives a business suit for job interviews and is given a second suit when she gets a job. Dress for Success also provides ongoing career development support to help the client build a successful career.

RE/MAX Team of Jackson Heights, Queens was recently named the number one RE/MAX office in New York State. RE/MAX Team was the most productive office, ranking number one in the gross closed commissions category. Being first in gross closed commissions means the professionals at RE/MAX Team earned from real estate sales than any other office in the region. RE/MAX Synergy co-owners **Maribel X. Reyes and Radni Davoodi** recently opened RE/MAX Synergy at 2033 Jericho Tpke. in New Hyde Park, New York. The office is one of the latest members of the rapidly growing RE/MAX of New York, Inc. real estate franchise network. RE/MAX Synergy will provide comprehensive real estate service to buyers and sellers in the communities of New Hyde Park, Garden City Park, Mineola and Williston Park. **Michele Mayo** and partner **David Farrell** are pleased to announce the opening of RE/MAX Village Manor located at 52 Covert Avenue in Stewart Manor, New York. The office officially opened for business with a ceremonial ribbon cutting held on March 15, 2006. This office will provide comprehensive real estate services to the communities of Floral Park, Garden City, Stewart Manor, New Hyde Park, Franklin Square and other surrounding areas.

RE/MAX Signature recently opened an

office in East Setauket, N.Y. making it the second office for Broker/Owners **Julie and Mark Malsky**. Julie Malsky brings over twenty years' experience and familiarity with the area to her new office located at the Three Village Shopping Plaza. She and her husband Mark have worked together serving property buyers and sellers on Long Island since 1985 and opened their first RE/MAX office in Babylon in 2005.

Obituaries

We regret to inform you of the passing of Bernice Smith, formerly of Bernice Smith Realty. Service was held on April 20th at J. Foster Phillips Funeral Home in St. Albans.

We regret to inform you of the passing of Deborah Kennedy, sister of Christine Divito of Prudential Douglas Elliman in Babylon.

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

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ATTENTION AGENTS

- NOT EARNING THE INCOME YOU THOUGHT?
- DON'T HAVE ENOUGH LISTINGS?
- DON'T HAVE A CONTINUOUS SUPPLY OF QUALIFIED BUYERS?
- NOT RECEIVING THE TRAINING YOU THOUGHT YOU WOULD?

MAYBE IT'S TIME FOR A CHANGE!

Join the Century 21 AA Team — Where we help **YOU** become a leader in **YOUR** marketplace.

AT CENTURY 21 AA REALTY, WE HAVE BEEN TRAINING AGENTS FOR OVER 30 YEARS!

- We have Full Time Training Coaches in our Career Development Academy for new & experienced agents
- Full-time assistants dedicated to helping **YOU**.
- Innovative Lead Generating System designed to attract Buyers and Sellers for **YOU**.
- State of the Art Lead Routing System, putting buyers and sellers in touch with **YOU** directly and immediately upon receiving a Call or e-mail, no matter where **YOU** are.
- Coaching systems designed for **YOU** to guide **YOU** to reach your potential and earn what **YOU** want and deserve.
- In-house Marketing Department to assist with **YOUR** Personal Marketing
- Prominent presence on the Internet

Much, much more...

If you are Not getting **YOUR** fair share or Not earning what you think **YOU** deserve, maybe it is time for a change.

For a confidential conversation, call us today, **YOU** will be glad you did!

Come talk to US!

Nassau County



Vincent Dell'Accio
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For more information, please contact Randy L. Kaplan, Director of Governmental Affairs, Ext. 380.

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RPAC UPDATE



Pat Levitt
RPAC Chairperson

The 3rd Annual Day at the Races was a huge success. Everyone that attended had a great time...even those that may not have been lucky enough to pick winning horses. (Some horses may still be running !!!) This "fun" draiser raised approximately \$13,000...\$5,000 more than last year. We had more attendees this year and hopefully the 2007 4th Annual Day at the Races will be a sell-out. The Realtors Political Action Committee sincerely thanks those who attended and for their generous participation. A very special thanks to those who graciously donated gifts and those who "pitched in" that day to make this such a successful event. This leads me to a question. I realize that not all 26,000 LIBOR members are able to attend events such as Day at the Races but what about making a contribution? To date approximately 6,000 Realtors have made contributions to the Realtors Political Action Committee. To date we have raised approximately \$265,000. Our goal is based on all 26,000 LIBOR members. I would like to think that all Realtors realize how important RPAC is to our industry. RPAC dollars are used to support the "Realtor friendly" legislators in their election process. These legislators have introduced bills that would benefit us as Realtors. They support our profession as they, for the most part, understand what helps us and what would hinder us in conducting business. Your RPAC dollars should be viewed always as an investment in your business.

Please really become a part of the LIBOR team. Team players enjoy participating in the action. They usually dislike being "stuck on the bench". Let's stop letting the few carry the ball...now is the time to contribute and join the RPAC team. We need everyone's participation if LIBOR is to reach its goal of \$390,000. Of course the RPAC Committee would like to see us surpass our goal. Real Estate has been good to us...please invest in RPAC now. For every \$20 you invest you will automatically receive one entry into the 2006 Grand Slam Sweepstakes. This Sweepstakes will end September 30th and the winners will be picked at the General Membership meeting in October. 1st prize will be 2007 season tickets for either the Yankees or the Mets...the winner will have their choice. These tickets will be worth thousands. The winner can use them or he/she can use them as gifts, office contests, charitable donations or contribute a few back to RPAC to be used to raise more RPAC dollars. 2nd prize is dinner for 4 at Mickey Mantle's Restaurant in NYC with limo transportation included. 3rd prize is a 10 pack of tickets for a Long Island Ducks Baseball game and refreshments. I'm looking forward to meeting more of you at our next "fun" draiser.

Pat

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



COUNSELOR'S COMMENTS

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

Court Rules for Broker In Home Inspector Recommendation

In a recent case, the Supreme Court, Kings County, dismissed a lawsuit brought against a broker based upon the broker's recommendation of a home inspector. The facts of the case were as follows:

The Realtor recommended a home inspector to the purchaser who inspected the property. The prospective purchaser was present during the inspection and pointed out to the home inspector that there appeared to be a slope in the floor of the building. The home inspector said he didn't think the condition was a problem. The prospective purchaser purchased the property and several years later it was determined that, in fact, there was a structural defect which cause the Department of Buildings to order that the house be vacated until substantial repairs were made. The homeowner sued both the home inspector and the broker.

The broker moved for summary judgment to dismiss the complaint against them. On that motion, the plaintiff homeowners produced an affidavit from a licensed engineer that stated the home inspection done by the original home inspector was defective and the problem should have been discovered at the time of that inspection. The court found the broker proved that its agents did not know of any defects with the property. In addition, the court found the agent made no representation with respect to the property. The court also found that the broker and its agents had no reason to believe that the home inspector they recommended was incompetent or unreliable. Under this set of facts, the court dismissed the complaint against the broker.

It is important to note the following facts which the broker had established in this case. The first was the broker did not have actual notice of the defect. The second was the broker did not know that the inspector who was recommended was incompetent. The third was the broker

was not aware of any facts or information which would lead a reasonably intelligent person to believe the home inspector was incompetent. Based on these facts and applying the common law, the court correctly reasoned there was no liability of the broker because the broker made the recommendation in good faith and had no reason to believe that the inspection would not be done correctly.

Realtors should note that the legislature has now passed a law requiring home inspectors to be licensed. If this situation were to arise now, one of the issues would certainly be whether or not the home inspector was licensed. If the home inspector was licensed and if all of the other facts were the same, the result should be the same. If the broker recommended an unlicensed home inspector, there may very well be liability since the legislature has now declared it the public policy of the State of New York that all persons making home inspections should meet license requirements issued by the State. This writer believes the recommendation of an unlicensed home inspector may in and of itself be sufficient negligence on the part of a broker or agent to create liability. Consequently, in addition to the warnings set forth by the Department of State that brokers would be considered untrustworthy for recommending unlicensed home inspectors, such conduct might well also subject the broker to liability in the event of a faulty inspection.

There is no reason to believe the reasoning of this case would not protect a broker where they refer an attorney to a client. So long as the attorney is licensed as such and the broker has no reason to know the attorney is incompetent, this case would stand for the proposition that the broker cannot be held liable if the attorney makes an error in processing and closing the transaction.



Real Estate Settlement Procedures Act

Know the DO's and Don'ts For Complying with RESPA

Real estate brokers and agent must comply with the Real Estate Settlement Procedures Act. (RESPA) Violators of RESPA may receive harsh penalties, including triple damages, fines, and even imprisonment. While the enforcement of RESPA by the U.S. Department of housing and Urban Development (HUD) has been dormant in the past, HUD has stepped up its efforts in this area over recent months, including increasing its investigation staff. Now, more than ever, real estate brokers and agents must ensure they are complying with RESPA.

hosting, and the title company agreed, the payment would be a thing of value for, or in the hopes of, the referral of settlement service business. If, however, the title company paid for the lunch, but attended the open house and gave a brief presentation, or prominently displayed a sign indicating the title company's name and distributed brochures about the title company during the open house, there is a reasonable argument that this activity is a form of advertising and therefore acceptable under Section 8(c)(2). Again, real estate agents should apply a rule of reason. If these activities and materials are present, a casual lunch of sandwiches for \$200 likely would be acceptable. A catered lunch by an expensive restaurant at a cost of \$800, however, would more likely be viewed as a referral fee.

Q. When a title company hosts an agent luncheon at an open house, they are providing food in hopes of meeting agents — just as Realtors hold open houses. Doesn't this need to be looked at in a much more practical way and allowed under RESPA?

Visit http://www.mlsli.com/ro/respa_cfm find links to all RESPA information including marketing agreements, affiliated business arrangements and general RESPA requirements.

A. If a real estate agent requested that a title company pay for a lunch that the real estate agent was

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ETHICS & RULES

ETHICS...This Month's Topics

Case #1-17: Listing Property at Excessive Price

Mr. A was about to retire and move to a warmer climate, and had discussed the sale of his house with a number of brokers. He dropped in on REALTOR® B to discuss the matter and said that various brokers had told him he should expect to sell the property at from \$150,000 to \$158,000. "Oh, that sounds low to me," said REALTOR® B, "property moves well in that neighborhood and I recall that your house is in good shape and well landscaped. Give us an exclusive on it at \$168,000 and we'll make a strong effort to get you what your property is really worth." REALTOR® B got the listing.

He advertised the property, held it open on weekends, had many inquiries about it, and showed numerous prospective buyers through it for a few weeks, but received no offers. When activity slowed, and the client became concerned, REALTOR® B was reassuring. "We'll just keep plugging till the right buyer comes along," he said. When the 90-day exclusive expired, REALTOR® B asked for a renewal. He told the client that new houses coming on the market were adversely affecting the market on resales of existing houses, and recommended lowering the price to \$158,900. Client A ruefully agreed, but the lowered price did not materially increase buyer interest in the property. As the term of the 90-day extension of the listing neared, REALTOR® B brought Client A an offer of \$150,000 and strongly recommended that it be accepted. But the client objected. "You told me it was worth about \$168,000 and sooner or later the right buyer would pay the price. Meanwhile similar houses in the neighborhood have been selling within 30 to 60 days at around \$156,000."

"I know," REALTOR® B said, "but six months ago we had a stronger market and were at the most favorable time of the year and \$168,000 was not an out-of-line price at the time. But now we're in the slow time of the year and the market is off. All things considered, I think the \$150,000 offer in hand is a good one. I doubt a better one will come along."

Client A accepted the offer and complained against REALTOR® B to the local Board of REALTORS®, charging REALTOR® B with misinforming him as to fair market value apparently as a means of obtaining the listing of his property.

At the hearing, the facts as set out above were not disputed. Questioning developed the additional fact that at the time of the original listing REALTOR® B had not gone through the house to make a systematic appraisal of opinion of value, and that his recommended offering price was not based on a systematic review of sales in the neighborhood. Members of the Hearing Panel pointed out that the neighborhood in question was a development of houses, basically the same in size and quality, that had been put on the market about 10 years earlier at prices varying from \$145,000 to \$150,000; that good location and land development practices had maintained a good market for resales, but there was no indication that any property in the immediate neighborhood had been resold for as

high as \$160,000. When told that circumstances tended to bear out the complainant's charge that REALTOR® B's recommended price was a stratagem to obtain the listing, REALTOR® B's defense was that he felt he had a right to take an optimistic view of the market.

It was concluded that REALTOR® B was in violation of Article 1 of the Code of Ethics.

Case # 16-14: Dealings Initiated by Another Broker's Client

REALTOR® X, a residential broker, had recently listed a home. REALTOR® X's marketing campaign included "open houses" on several consecutive weekends.

One Sunday afternoon Buyer B came to the open house. REALTOR® X introduced herself to Buyer B and asked whether Buyer B was working with another broker. Buyer B responded that he was, in fact, exclusively represented but went on to add that he was quite familiar with the property as it had been previously owned by a close personal friend. REALTOR® X told Buyer B that she would be happy to show Buyer B through the home and answer any questions he might have, but added that she represented the seller and not Buyer B.

After viewing the home, Buyer B indicated that he was seriously interested in the property and intended to discuss a possible purchase offer with his buyer representative. REALTOR® X responded that there were several other buyers interested in the property and that it would sell quickly. "I can't tell you what to do, but if it were me, I would make an offer today," REALTOR® X told Buyer B, "You can go and discuss this with your broker if you like or I can help you write a purchase contract. It's your choice." With REALTOR® X's words in mind, Buyer B decided to make an offer. REALTOR® X assisted Buyer B in filling out a standard form purchase contract which was accepted by the seller later that day.

REALTOR® X was subsequently charged with violating Article 16 for dealing and negotiating with a party who had an exclusive relationship with another REALTOR®.

At the hearing, REALTOR® X defended her actions noting that she had told Buyer B that she was the seller's exclusive agent and, as such, would not and could not represent Buyer B's interests. She pointed out that Buyer B had asked for her help in writing a purchase offer and had not sought the counsel and assistance of his exclusive representative. She concluded her defense noting that Standard of Practice 16-13 authorizes dealings with the client of another broker when those dealings are initiated by the client.

The Hearing Panel disagreed with REALTOR® X's reasoning. They concluded that REALTOR® X's inducement of Buyer B emphasizing that the property might sell quickly (which might well have been true) coupled with her offer to prepare a purchase contract on Buyer B's behalf, constituted an initiation of dealings on the property by REALTOR® X, not by Buyer B. As a result, REALTOR® X was found in violation of Article 16.

The Ethics cases published in this issue have been chosen by the 2006 Vice Chairpersons of the Professional Standards Committee, Frank Dell'Accio.



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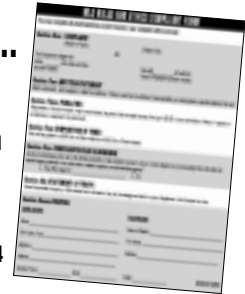
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PROFESSIONAL DEVELOPMENT

Gaining Referrals: Seven Simple Steps

By George W. Mantor

This article is intended to provide you with the direction and the tools you'll need to build a financially rewarding and personally fulfilling referral business. And, do not be misled by those diehard sales-dinos, you can get a referral today.

Your job as a real estate professional is to gain the confidence of the people you know and will meet, such that they become proactive on your behalf. The people you know can lead you directly to a potential client. But it takes work.

If you create a plan and follow it, you will build a steady stream of high quality referrals predisposed to utilize wonderful you and you'll also uncover any immediate business just as effectively as lead generating, prospecting and closing sales-dinos.

Your business plan shouldn't be viewed as some mind-numbing, number crunching exercise, but rather an autobiography to be reviewed and revised, only limited by your imagination.

Step 1: Get a clear focus — You must commit regular time and energy to creating future customers that are ever more profitable to serve.

Step 2: Evaluate the marketplace — Never lose sight of your ultimate target, the listings of first-time sellers. With so much of the industry targeting first time buyers, it's just good business to create listings — with buyers who haven't worked with any agent before.

Step 3: Analyze the competition — What the competition lacks in real advantage it

makes up for in sheer numbers. That fact alone deserves special attention. How many are there in your region? What do they do to create customers? What products and services do they provide? What makes you stand apart?

Step 4: Define your market — Your marketplace is the combined spheres of influence of every individual for whom you have a name, address and phone number. It is young and old of every race — of which 7 percent sell their homes each year.

Step 5: Develop your strategy — Meet people. Make friends. Ask for referrals. Give service, and ask for referrals. The best places to meet people who are likely to be good referral sources for you are the places you like to go do the things. People who share the same interests and passions often share a sense of camaraderie.

Step 6: Create your marketing plan — Marketing is showing your product in the best light, so that the consumer wants or needs to have it. You are your product.

Step 7: Launch the plan — Now that you have the plan, go out and do it. Talk to people about your business. Raise their antennas so that they are alert to circumstances which lead them to refer you. Communicate often with clients — face to face in lunch meetings, over the phone, in email, and by regular mail.

The final step of the dialogue is intended to pave the way for follow-up.

Send a note within three days to thank them and remind them. Make a follow up call within three weeks. Continue to send real estate information.

Source: Adapted from realtytimes.com

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PROFESSIONAL DEVELOPMENT

Success Comes From Passion

By Dirk Zeller — Real Estate Champions

Being successful seems to be everyone's desire. We all want to achieve what our definition of success is in life. Have you ever wondered why successful people are successful; why they seem to go from one successful situation to another, from one victory in life to another? There is one thing that separates the successful from the unsuccessful. It is not a huge thing — successful people act on their thoughts. Most of us know what we should do everyday. We know many of the small steps we need to take to move our business forward. We know the steps to enhance our marriage or relationship with our kids. We just fail to act on those thoughts in the present moment. We fail to implement change and improvement in little quantities over time. Implementation of action is the biggest barrier for most people.

We all compare and keep score of others around us. We look at their production against their talent and say, "Hey, I can do what he is doing." We know in our hearts that we can achieve just what they have achieved. We know that our talent and ability level matches or exceeds theirs. We wonder why we are not doing as well as they are. The simple reason is action. We are not acting on what we know. Knowledge without action is worthless. It's not what you know; it's what you do with what you know that matters.

We all receive inspirational ideas. When the idea hits and the emotion is strong, put the idea into place.

There is a law called "The Law of Diminishing Intent." We must act when the emotion is high. If we don't act now, the

energy and emotion will diminish over time. Let's say you decide to start prospecting today. A week from now, if you didn't start, you will be less engaged in that thought. A month from now the passion will be cold. In a quarter, it's a distant memory you ever had the thought.

Use the emotion you have to your advantage. When you feel the emotion or passion, act on it. Apply that emotion to a disciplined activity. If it's prospecting, pick up the phone and make the calls. If it's a project that needs to be implemented, start planning it out on paper. If you need to show appreciation for your spouse, pick up the phone and order flowers just because, call and make him a tee-time, or stop at the store and get a card. Act on the thought now!

If you can't act on your thought, schedule a time to do so. We can be in situations where we can't act. We must at least act to schedule an appointment with ourselves to move the thought forward. We must cement the future commitment. If we don't, we are merely wishing that we could find time to do it.

Knowing and doing are two different skill sets. One is not successful without the other. One of our struggles as Realtors® is that we are Independent Contractors. Because of that status, we can ignore the need for more knowledge and skill. We can ignore the need to apply or do the activities daily that will grow our business. We must rely on ourselves in seeking knowledge and implementing that knowledge. We receive some help from our brokers, but they have many other challenges to deal with.

The ultimate responsibility is up to you. The question is will you take on the respon-

sibility now? Will you act on your thoughts and ideas now, rather than falling prey to the Law of Diminishing Intent?

Taking action is the key to success. My friend Jim Rohn said, "Labor is the finishing miracle of life." Putting into action or labor what needs to be done creates abun-

dance. Applying your knowledge in action will move you ahead of the crowd. In coaching Realtors® throughout North America, we combine the teaching and accountability to create quantum leaps in their production. The right combination of knowledge and action works every time.

Don't Drop the Ball

Make sure every step of the transaction is handled with care and your clients will reward you.

By Mark Nash

You spend considerable time and money to bring in qualified buyers and sellers. But once new clients are safely in the fold, you can't just sit back and put customer service on cruise control. You need to be actively engaged, pay attention to every element of the transaction, and make sure nothing is overlooked.

If any details fall through the cracks — due to a lack of organization, follow-through, or communication — you can jeopardize the deal, your professional reputation, and your potential for referrals. Follow these practical tips to make sure that you never drop the ball in a transaction. Your clients will appreciate your diligence and will reward you with future business.

Get Organized

It would be embarrassing to show clients a Cape Cod, only to have them remind you that their hearts are set on a Victorian, or to schedule a public open house on a date they previously told you would not work for them. Avoid such blunders by being organized and keeping a detailed record of all of your clients' preferences.

Start by conducting a written needs assessment during your first meeting with new clients. A good way to do this is by developing buyer and seller worksheets that capture key information about each client and each transaction.

My buyer worksheet includes all of my clients' needs and wants for their future home; each principal's contact information; and any lender, attorney, or referral information. My seller worksheet includes house-specific information related to placing their home on the market, such as information about condo declarations and by-laws, title insurance policy, property tax records, and needed repairs. It also has marketing timelines, checklists for required disclosure documents, and other details that need to be addressed to get to closing.

You can use these worksheets throughout the transaction as a reminder of clients' special needs and to recall important contact information at a moment's notice. Forget using scraps of paper for note-taking; worksheets will keep you organized and ensure that your clients' needs are being satisfied.

Be Proactive

You've seen the crazed practitioners who always seem to be running late or forgetting something. Don't become one of those people. You need to take charge of yourself and your business by being proactive instead of reactive.

Being proactive starts with paying attention to the little details that help a deal move forward smoothly, such as making sure that the keys actually open the doors of your new listing. I've shown many homes where the listing agent assumed the keys worked but they didn't, or where there were no keys in the lockbox at all.

In addition to keeping your buyer or seller worksheets with you at all times, always keep a binder of contract documents with you —

you never know when you'll need them. A couple of years ago, a salesperson in my market received a floor call to show a \$1 million home. The salesperson showed the home and the buyers wanted to write a contract right there. The salesperson stood on the threshold of a transaction and said, "I don't have one."

Follow Through

The steps leading up to a closing are usually the same. You probably know the contingency periods for home inspection, mortgage approval, and inclusions and exclusions. Clients look to you as real estate professionals to guide them through the process. If there are unforeseen problems, they expect you to follow through and get the deal back on track quickly.

When the mortgage commitment is delayed, the first thing you should do is call the lender and the buyer's agent to see if there are any red flags. When your buyers find a home and they have some questions before going to contract, find answers as fast as possible. When sellers want immediate feedback from a second showing, provide it.

If your buyers e-mail you with a list of MLS numbers and want to know if they can see those homes, respond right away to at least acknowledge that you received the e-mail, then follow through in a timely manner. Remember, the less your clients have to guess about their home search or sale, the more satisfied they'll be with your service.

Actively Listen

Once you develop worksheets to use with buyers and sellers, become proactive, and always follow through with clients, you should focus on improving your active listening skills.

Active listening is more than just letting your clients talk. It requires you to pay close attention to not only their words but their non-verbal cues. The back-seat smiles of clients may be an indication that they've bonded with a home, while a frustrated look may mean that you need to reformulate their home search.

It's easy to tune out your clients when you're multitasking, reacting to transaction problems, or thinking about your own personal issues. But you'll miss important details if you're constantly on your cell phone or text messaging someone else. When you're with clients, focus all of your attention on their needs. Your focus will pay off.

It's also good practice to verbally review where you are in the transaction and then ask clients if they're in agreement with you. Rather than make assumptions about what you think you heard, clarify clients' needs and issues throughout the transaction. That eliminates the possibility for miscommunication and ensures you all are on the same page.

Keep the Radar On

From the first meeting with clients to the moment you walk out of a successful closing, your real estate radar always should be engaged, sweeping for client questions, transaction communication breakdowns, and incomplete documentation.

The more aware you are of your clients' needs and where the transaction stands, the less likely you are to overlook a detail. Take the time to eliminate dropped balls, and you will reap the referral rewards.

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Simple Ways To Super-Charge Your Goals And Make Them Work!

Goals. Most people have a love-hate relationship with goals. They love them because they are such a great idea and a wonderful way to motivate us to achieve, as well as evaluate our progress, but hate them because for many, they more often than not go unattained and simply frustrate them. This isn't what goals should do!

So I thought as we begin this New Year, I would give us some simple ways to set goals so that we achieve them! After all, what good is a goal if it isn't something you achieve? Here are some simple steps you can take to make sure that you see change in your life this year.

Narrow your focus. That's right, start small. Pick two or three areas tops, that you want to work on. Too many people say to themselves, "I want to do this, and this, and this, and this..." and they end up doing nothing! Most of what you do throughout your day can be done without a lot of mental or emotional exertion, but change isn't one of them. So focus down to a couple. This way you can get some victory in these areas. Here are some areas to think about: Physical, Intellectual, Emotional, Spiritual, Financial, and Relational. What areas need some work? Now, what one thing should be the first item on the change list? The others will come later, but for now, you should focus on two or three total.

Keep the long-term in mind, but set your sights on achieving your goals in the short-term. Do you want to lose 75 pounds? Good. Long-term you will. But for now, think short-term. Don't think about losing 75 pound by summer 2000. Think about losing 5 pounds by February 1st. This does two things. First, it makes it urgent. Instead of blowing it and saying, "Oh well, I still have 17 months to lose the 75 pounds" (because eventually that becomes 2 months to lose 75 pounds) your goal is only a few weeks out. This is better in terms of reaching your goal. Secondly, as you reach these shorter goals, it gives you regular victories instead of regular progress. Progress feels good, but achieving a goal is awesome!

Reward yourself when you achieve the

goal. When you lose the 5 pounds by February 1st, go get yourself a grande whole-milk mocha. But just one! Then get back to your goal for March 1st. This puts a little fun back into the process of self-control and self-discipline. You will look forward to the reward and when the going gets tough, you will say, "two more weeks, two more pounds, then."

Don't bite off more than you can chew. Instead of saying, "I am going to quit my three pack a day habit cold turkey," say "I am going to drop to a pack and a half a day." You can always make new resolutions when you have achieved the first ones. Give yourself small victories a little at a time. Instead of saying "I am going to lose 75 pounds," say "I am going to lose 20 pounds."

Be specific in your timeline. Don't just say, "I am going to lose 20 pounds." Say, "I am going to lose 20 pounds by April 1st." This way, when you start to be tempted in the ice cream aisle in the middle of February, you can say, "Nope, only 10 more pounds to go in a month and a half and I am not going to blow it."

Post your resolutions where you will see them every day. This will keep the resolution in the front of your mind at all times. Instead of forgetting that you are trying to lose weight and ordering a big, thick porterhouse, you will have been reminded earlier that day that you need to go with something a little more on the lighter side. It will help your will beat your desire.

Find an encouraging person, who you respect, to keep you accountable. This person should ask you, at an interval established by the both of you, how it is going. They must be the encouraging type, though. If you are blowing it, they can say, "Well, that's okay, get back to it tomorrow." If you are doing well, they can say, "Awesome job. I'll talk to you next week." You will look forward to their weekly encouragement.

Find a partner. That's right, someone who is trying to accomplish the same thing (or something different if need be). Just

make sure that they really want to change, or they will end up just bellyaching about how hard it is and you will both fall into the abyss.

Write down a list of all of the benefits that will come if you accomplish this. If it is losing weight it might be something like this: Feel better, better self-esteem, longer life, clothes are more comfortable, no more time spent sewing on popped buttons, wife says you look 22 again, etc. If it is quitting smoking, it may look like this: Better breath, no more brown fingers, no more wrinkles on my face, no more red eyes, no more smelly clothes, longer life, wife don't

make me spend two hours a day on the back porch, etc. This will help you see what you will get from accomplishing your resolution.

Plan a reward if you accomplish your resolution. It can be anything from small to large. If you drop the twenty pounds, go out for dinner and dessert. Then get back to lose the next 20. If it is quitting smoking, go on a mini-vacation. Whatever you do, reward yourself. Or let a spouse or a friend pick the reward. Then splurge and enjoy!

That's it. I truly believe that it can be that simple for you.

Source: Frog Pond Group

Queens North Shore Chapter



LIBOR Instructor and Past President Nick Gigante addressed Queens Realtors on "Negotiating in Today's Market" at the Queens North Shore Chapter Meeting at the Adria Hotel and Conference Center in Bayside.

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

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West Babylon Jun 6, Jul 19 (A.M. Session) 9:00 a.m. — 12:45 p.m.
 Jackson Heights July 10 (A.M. Session) 9:00 a.m. — 12:45 p.m.
 Riverhead July 11 (A.M. Session) 9:00 a.m. — 12:45 p.m.

MAXIMIZE YOUR STRATUS SEARCHES —

SEARCHING LEVEL 2

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

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

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

West Babylon Jun 6, Jul 19 (P.M. Session) 1:45 p.m. — 5:30 p.m.
 Jackson Heights July 10 (P.M. Session) 1:45 p.m. — 5:30 p.m.
 Riverhead July 11 (P.M. Session) 1:45 p.m. — 5:30 p.m.

POWER LISTING WITH CMA AND OTHER

STRATUS TOOLS

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

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

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

West Babylon May 16, Jun 15, Jul 25 (A.M. Session) 9:00 a.m. — 12:45 p.m.
 Jackson Heights May 15, Jul 18 (A.M. Session) 9:00 a.m. — 12:45 p.m.
 Riverhead Jul 19 (A.M. Session) 9:00 a.m. — 12:45 p.m.

LEADS & LABELS WITH STRATUS RECORDS

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

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

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

West Babylon May 16, Jun 15, Jul 25 (P.M. Session) 1:45 p.m. — 5:30 p.m.
 Jackson Heights May 15, July 18 (P.M. Session) 1:45 p.m. — 5:30 p.m.
 Riverhead July 19 (P.M. Session) 1:45 p.m. — 5:30 p.m.

PRIVATE TUTORING

PRIVATE INDIVIDUAL HANDS ON TUTORING

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

\$169 for a 2 Hour Session • No Experience Necessary

STRATUS CERTIFICATION OR 4 STRATUS CLASS* GRADUATES NEED A REFRESHER???

Take a private tutoring session for 2 hours! Discounted cost of \$99 (Cost can be shared by two students under one registration). The instructor will review any questions/problems YOU have. The instructor will show YOU exactly what YOU want to know.

PREREQUISITES: Must have taken Stratus Certification or the 4 Stratus classes* within the last year of taking this tutoring session to receive the discounted price of \$99.00.

Please call Denise Rivera at 631-661-4800 xt. 385 for more details.

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

GENERAL COMPUTER TRAINING

Get an Extra Hour for the Same \$29 LIBOR Member Price

COMPUTER ESSENTIALS USING WINDOWS XP AND THE INTERNET

Calling all frustrated computer users! Are you TIRED of asking for help? Learn how to find lost files, create new folders, change your desktop, install and uninstall computer software and much more using the latest version of Windows. You will also learn to search the Internet for helpful websites using the most popular search engines such as Google and Yahoo. See how easy it is to navigate around the Web and find the information you need. You'll do some searching for real estate websites in your town and find out what your competition is up to! 4 hours hands-on (1 Meeting)

PRE-REQUISITES: NONE. NO CE AVAILABLE.

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

West Babylon June 12, July 7 9:30 a.m. — 1:30 p.m.
 Jackson Heights June 1, July 17 10:00 a.m. — 2:00 p.m.
 Riverhead June 13, July 13 10:00 a.m. — 2:00 p.m.

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

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

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

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

West Babylon June 13 9:30 a.m. — 1:30 p.m.
 Jackson Heights June 14 10:00 a.m. — 2:00 p.m.
 Riverhead June 27 10:00 a.m. — 2:00 p.m.

TOP 20 WEBSITES EVERY REALTOR NEEDS

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

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

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

West Babylon July 17 9:30 a.m. — 1:30 p.m.

CE IS NOT AVAILABLE FOR THE 3 CLASSES ABOVE.

22.5 HOUR STRATUS CERTIFICATION

GET STRATIFIED!!!

Approved for 22.5 hours NYS Continuing Education Credit.

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

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

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

West Babylon May 18, 19 and 22	Riverhead June 15, 19 and 20
Jackson Heights May 22, 24 and 25	Jackson Heights June 26, 29 and 30
West Babylon June 1, 2 and 5	West Babylon June 20, 22 and 23
West Babylon June 3, 10 and 17	West Babylon July 10, 12 and 14
Saturday Classes	
Jackson Heights June 7, 9 and 12	Jackson Heights July 11, 13 and 14
West Babylon June 14, 21 and 28	West Babylon July 13, 20 and 27
Wednesday Classes	
Thursday Classes	
West Babylon July 26, 28 and 31	

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

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

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



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

TO REGISTER:

REGISTER BY TELEPHONE OR FAX:

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

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

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

MAIL YOUR REGISTRATION:*

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

*This registration option is not available for Computer Classes.

REGISTER ON-LINE AT:
www.misl.com

INFORMATION:

COURSE CONFIRMATIONS:

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

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

Visit our website at www.misl.com

CANCELLATION POLICY:

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



CONTINUING EDUCATION

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

- 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"*
- 6/1 — "What You Don't Know Can & Will Be Used Against You in a Court of Law"
- 6/12 — "Introduction To Commercial & Investment Real Estate: Tools of the Trade"
- 6/29 — "The Not-So-Basic Basics of Mortgage Financing"

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

- 5/23 — "Negotiation: Client Advocacy"
- 5/24 — "Working with Seniors...The Oldies But Goodies"
- 6/5 — "Environmental Construction Concerns in Residential Real Estate"
- 6/7 — "Legal Ease"*
- 6/27 — "Our Business Is Changing; Are You Up To Date?*"

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

- 5/22 — "Commercial Real Estate: All About Leases"
- 6/6 — "Our Business Is Changing; Are You Up To Date?*"
- 6/13 — "Capturing the Corporate Relocation Market"
- 6/28 — "What Every Realtor Should Know; A Risk Reduction Seminar"*

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

- 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"*
- 6/14 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"*
- 6/22 — "Personal Assistant: Delegate for Dollars"
- 6/27 — "Introduction to Commercial & Investment Real Estate: Concepts & Terms"

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

NOTARY PUBLIC

NOTARY PUBLIC TRAINING SEMINAR

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

- June 15, 2006 Riverhead
- July 19, 2006 Jackson Heights
- Sept. 14, 2006 West Babylon
- Oct. 12, 2006 Riverhead
- Nov. 8, 2006 Jackson Heights
- Dec. 14, 2006 West Babylon

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.

- 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.

LICENSING

45-HOUR SALESPERSON QUALIFYING COURSES

- Jackson Heights 9AM – 5:30PM May 15-19, 22*
- West Babylon 9AM – 5:30PM June 19-23, 26*
- Riverhead 9AM – 5:30PM June 19-23, 26*
- West Babylon 9AM – 5:30PM July 24-28, 31*
- West Babylon 9AM – 5:30PM August 7-11, 14*
- Jackson Heights 9AM – 5:30PM August 21-25, 28*

*Exam date till 6:30PM
TUITION: Salesperson: \$175 – register 5 business days before course; \$195 – thereafter.
Broker: \$175 – LIBOR Members; \$195 – Non-members.

45-HOUR BROKER QUALIFYING COURSES

- West Babylon 9AM – 5:00PM May 15-19, 22, 23*
- Jackson Heights 9AM – 5:00PM July 10-14, 17, 18*
- Riverhead 9AM – 5:00PM August 14-18, 21, 22*

*Exam date till 7:00PM

ON-LINE & CD-ROM CONTINUING ED

ON-LINE & CD-ROM CONTINUING EDUCATION:

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

CD-ROM COURSE PRICES:

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

Cost per 3 3/4-hour course: \$36 LIBOR Members, \$40 Non-members

ON-LINE COURSE PRICES:

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

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



CONTINUING EDUCATION

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

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

Approved for 7 1/2 hours NYS CE credit.

- July 10-12, 2006 West Babylon 9:00AM – 1:00PM
- July 12-14, 2006 Riverhead 9:00AM – 1:00PM
- July 22-23, 2006 West Babylon 10:00AM – 5:00PM (Weekend)
- August 1-3, 2006 Jackson Heights 9:00AM – 1:00PM
- August 14-17, 2006 Jackson Heights 5:30PM – 8:30PM (Evenings)

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

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

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

Approved for 15 hours NYS CE credit.

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

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

MAKING MORE MONEY WITH MORTGAGES

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

Approved for 22 1/2 hours NYS CE credit.

- 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.

- 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.

- May 25, 2006 Jackson Heights Instructor: Kathy Engel
- June 27, 2006 Riverhead Instructor: Hank Cardello

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.

- 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
- Aug. 22, 23, 24, 2006 Holiday Inn, Plainview Before/After 8/1
- Oct. 3, 4, 5, 2006 Best Western Mill River Manor Before/After 9/12
- Rockville Centre
- 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)

- GRI401 May 18 & 19, 2006
- GRI402 Sept. 25 & 26, 2006
- GRI407 May 17, 2006
- GRI408 June 16, 2006
- GRI409 Nov. 6 & 7, 2006
- ABR (Required) Oct. 23-24, 2006
- ABR (Elective) Oct. 20, 2006

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.



REAL ESTATE EDUCATION

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BUSINESS CAREER OPPORTUNITIES

1st Astute Real Estate	631.412.1307
All Nations Marketing	718.663.2106 x 999
Century 21 AA Realty.....	631.774.5177
Century 21 American Home/Your Home	516.826.4600
Century 21 Annettes	516.564.4480
Century 21 Metro NY Brokers Council	800.537.8108
Century 21 Parisi Realty	516.729.4899
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
RE/MAX Unlimited	516.822.REMAX
Real Estate Masters of Long Island.....	631.471.3777
S.A.S. Real Estate	516.781.5050
World Properties International — Sea to Sky Realty	631.961.4626

ENGINEERS

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

GOVERNMENT/LEGISLATIVE

New York State Association of REALTORS®	518.463.0300
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HOME & EQUIPMENT INSPECTIONS/SERVICES

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

INSURANCE/LEGAL

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

LEGAL SERVICES

Law Offices of Barbara Lee Ford	516.294.1107
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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
EFI Capital	888.393.3422

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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Check Out Our Rates!!!



NEW CAR LOANS: 2005-2006 MODELS

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

THESE RATES APPLY TO NEW CAR LOANS

USED CAR LOANS: 2001-2004 MODELS

20% Down Payment Financed up to \$20,000	
30% Down Payment Financed up to \$40,000	
2001 & 2002	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

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JOYCE DESIO
RE/MAX Summit, Commack
jdesio@remax.net

You are in business for yourself without the responsibility of being the owner. The office staff made the transition pleasurable from the start. The atmosphere and working conditions made the decision easy!



GEORGE AND AMY ALLEN
RE/MAX Allstar Team, Buffalo
amyallen@remax.net

"Joining RE/MAX has been like a dream come true. We have to admit that we were a little anxious about the responsibility involved in the RE/MAX system. The new found level of professionalism we are now enjoying has erased all fears. After working in traditional real estate for a combined 30 plus years, we wish we had made this move long ago. We have really found at RE/MAX everybody wins."



JIM FAULKNER
RE/MAX Hearthstone, Merrick

Who would not come to RE/MAX? Being in the business over 22 years, having owned an office, my decision was due to their extensive advertising and brand name recognition. I was impressed with their innovative technology. The broker's professionalism and professionalism of the organization had made the transition almost seamless.



NANCY KELLER
RE/MAX Classic Realty, Yorktown Heights
nancykeller@remax.net

"I joined RE/MAX because of their innovative use of technology and their new and improved web site which will enhance my career by allowing me to give more service to my clients. After spending 7 years with a large local independent, the freedom to create my own business, working at my own pace was a very important consideration."



DOUGLAS WRIGHT, ESQ.
RE/MAX Gold Coast, Port Washington
dougwright@remax.net

Doug is an attorney with several years of experience in key executive positions. He is recognized as an influential leader in the accounting and financial service industries, and has published numerous books and articles. Doug started The Wright Group and affiliated with industry leader RE/MAX so that he could pursue his lifelong dream of building a business that allows him to directly serve the client.



DAVID HANSER
RE/MAX Traditional Homes, Farmingdale
dhanser@remax.net

After 23 years in my town and another career, I made my move to RE/MAX. I found that RE/MAX is where I belong. RE/MAX has given me a better lifestyle, more time with my family and the ability to provide my client's with better service. What could be better?

RE/MAX agents average more experience and more sales than other real estate agents. That's why there is nothing average about the average RE/MAX agent. Just take a look at these top producers who have joined RE/MAX. All of these agents and many more like them find a life changing experience when they join the most visible real estate company in the world today. Isn't it time for you to investigate your options!

Find out how RE/MAX provides you with choices and benefits you never had before in the real estate industry.

For a Confidential Interview call: Lorraine Ferretti, Corporate Recruiting Manager , 1-800remax-ny



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