

SEPTEMBER, 2003 SPECIAL POINTS OF INTEREST



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OFFICIAL PUBLICATION OF THE LONG ISLAND BOARD OF REALTORS®, INC.

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General Membership Meeting Set for Wednesday – October 29th

By *Tricia Chirco, Marketing and Communication Director*

The Long Island Board of Realtors, Inc. will hold its General Membership Meeting on Wednesday, October 29th, beginning at 9:00 a.m. at the Marriott Hotel, 101 James Doolittle Blvd., Uniondale, New York. REALTOR® members who are present and in good standing may vote at this meeting. Polls are scheduled to close at 2:00 p.m. See page 3 of this issue for the official notice of LIBOR nominees for this year's election.

In addition to the elections, a proposed bylaw change will be voted on. These proposed changes are on page 10.

Incoming LIBOR President, Mel Farkas will begin serving his term in January 2004. Mel is the 65th LIBOR President. He follows Mary E. Adams. Mel has been an active real estate professional for over ten years and is the Director of Training and Development at Century 21 AA Realty in Seaford. Mel joined

the Board in 1992.

Mel Farkas currently serves as LIBOR President-Elect. In 2002 – 2003, Mel served as LIBOR Nassau Vice President. In 2003, Mel Chaired the Education Committee, a committee he has chaired for the past three years and has served on for the past seven years.

Mel has received two distinguished Realtor awards. In 2002, the New York State Association of Realtors named him Realtor Associate of Year. In 2001, Mel was honored with the LIBOR Realtor Associate of the Year Award.

Mel has been a LIBOR Director since 1997. Additionally, Mel has served as Nassau South Shore Chapter Treasurer for two years and 1st Vice President for one year.

He has served as a member on many



*Mel Farkas
Incoming
LIBOR President*

LIBOR Committees that include: Awards Committee, Bylaws Committee, Grievance Committee, Professional Standards Committee, RPAC, Long Range Planning Committee and the Legislative Committee. He has also served on the Legal Assistance Committee and Mediation. He has actively participated in many charitable events such as the annual Realtor Rumble, Food and Clothing Drives, and South Shore Hospice Fundraiser.

At the State level, Mel is a NYSAR Director and serves on the Education Management Committee and the Professional Standards Committee. Mel is this year's Vice Chair of the Member Services Committee and in 2004 will be the Chairperson. He is a New York State Certified Instructor. Additionally, he is a

member of the NYS Honor Society.

On the National level, Mel is a NAR Director. Mel serves on the Business Issues Committee and Conventional Financing Committee.

Mel is married to wife Caren and together they share eight grandchildren.

The 2004 LIBOR Officer candidates are as follows: President-Elect, Jay Helsinger; Queens Vice President, Adriana Jurcev; Nassau Vice President, Sheryl Kushnick; Suffolk Vice President, Gilbert Picard; Treasurer, Linda Bonarelli; Secretary, Kathleen Engel.

Jay Helsinger is Broker/Owner of Custom South Real Estate in Merrick and Custom Wise Real Estate in Long Beach and has received the nomination for 2004 LIBOR President-elect. Jay Helsinger has been a Real Estate professional for over 16 years. He currently serves as Nassau County Vice President of the Long Island Board of Realtors. Previously, Jay served as LIBOR Treasurer for two consecutive years, 2000-2002.

Jay is very involved with the Long Island Board of Realtors, the New York State Association of Realtors and the National Association of Realtors. He joined the Board in 1987. Jay was named Vice Chairperson of
(Continued on page 10)

NAR Secures Stay To Clarify Do-Not-Fax Rule

In response to petitions for stay filed by the National Association of Realtors® and other associations, the Federal Communications Commission (FCC) recently took action in ordering an unprecedented 18-month delay in the implementation of its do-not-fax rule in order to give businesses more time to comply with the rule. The do-not-fax provisions will now take effect on January 1, 2005.

Last month the FCC reversed its longstanding interpretation allowing for an "established business relationship" exception from the pre-existing unsolicited fax rule. The new rule, which was scheduled to take effect August 25, 2003, requires companies to obtain written permission before sending unsolicited faxes even if there is an established business relationship.

NAR and several other groups, including the American Society of Association Executives, National Federation of Independent Business and the U.S. Chamber of Commerce, filed petitions earlier this month requesting the FCC stay the effective date of the new interpretation for one year to clarify how businesses can get written consent and set a realistic timeframe for compliance. The U.S. Small Business Administration also supported the stay.

NAR is supportive of the intended consumer protection and privacy objectives of

the FCC's new rule but believes that this new interpretation would interfere with day-to-day business relationships between Realtors and their clients as well as unfairly

limit communications between state, local and national associations and their members. NAR continues to work at helping its members comply with the new requirements.

REALTORS and Builders to Fight Brookhaven Transfer Tax

By *Randy L. Kaplan
Director of Government Affairs*

LIBOR has teamed up with the Long Island Builder's Institute (LIBI) to fight this onerous 2% transfer tax proposal in the Town of Brookhaven. LIBI has hired a professional polling company to conduct a survey with those Brookhaven citizens who are most likely to vote on the upcoming referendum.

When the results of the poll are in — we will have a better handle on how we will fight this transfer tax. The gist of our message is to advise the community that this is indeed an unfair tax!

The Community Preservation Fund, which as it is known, will accumulate the tax money. This will become nothing more than an inequitable funding source for the Town. The full burden is borne by a few to support expendi-



Pictured from left to right at the recent LIBOR/LIBI meeting on the Brookhaven Transfer Tax are LIBI's Executive Director Bob Wieboldt, LIBOR President Mary Adams, and Builders Rafael M. Vasquez and Dave Scro.

tures that benefit the entire community.

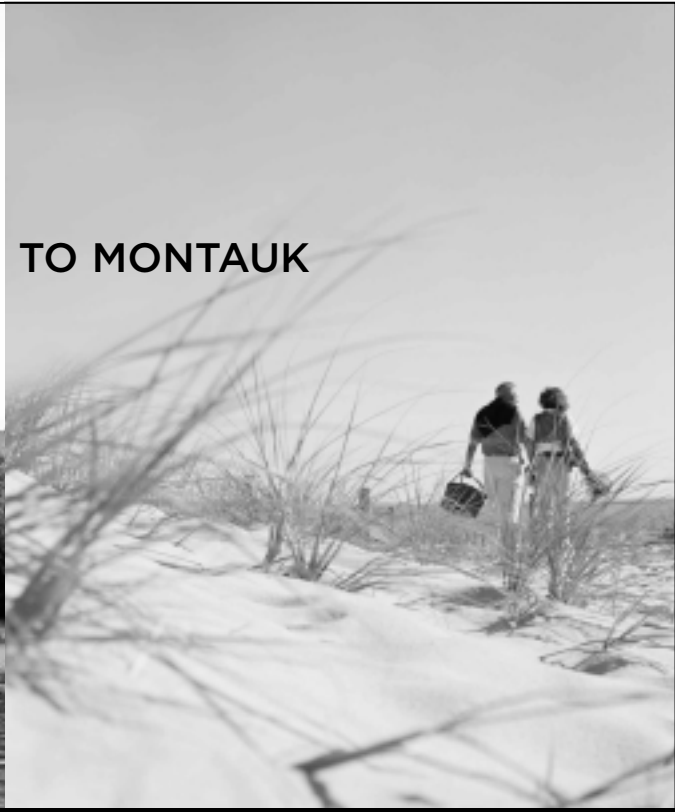
LIBOR and LIBI have recently testified at the Town of Brookhaven public hearing meeting to let the citizens know that this is in fact a "tax issue."

The proposal is being sold to the public as a benefit — but the truth is that residents who are selling their homes may not be aware of how harmful such proposals are to the equity in their homes.

The buyers (new voters) are harmed because the tax adds to one of the biggest obstacles to home-ownership. They strain to accumulate the down payment and closing costs. Now, that burden is significantly increased with no reasonable foreseeable return.

Sellers are harmed because properties are less desirable to the buyers. Why? Because the cost to purchase a home in Brookhaven will be greater than in adjacent townships. The less desirable, the lower the value.

LIBOR will keep you up to date as to the latest happenings. If you reside in Brookhaven — get ready to vote against this referendum in November!



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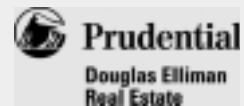
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First Ever Realtor Safety Week — September 14-20th

By *Tricia Chirco, Marketing & Communications Manager*

Due to their frequent contact with unfamiliar people in private locations, real estate agents face more on the job risks than many other business professionals.

To raise awareness about this issue, September 14-20, 2003 has been officially designated by the NATIONAL ASSOCIATION OF REALTORS® (NAR) as the first-ever REALTOR® Safety Week. Real estate offices and REALTOR® Associations across the country will begin holding safety presentations for their members during the designated week and throughout the year.

As part of this ongoing initiative to raise awareness of safety issues among Realtors, NAR has identified three key areas of concern and offers the following tips to minimize risk:

Office Procedures

- Always let someone know where you are going and leave the name and phone number of the client you are meeting.
- Have someone from your office call you every half hour or check in with your office every half hour. Designate one person in the office as the point of contact for this procedure.
- Have a code word for cases where you feel that you are in danger. The designated person at the office is in charge of calling 911.
- Always carry a charged cell phone and program 911 in the speed dial.
- Establish an alert network among REALTORS in your office and association. Use this network to report incidents or suspicious individuals.
- Keep a log of every agent's car make, model and license number.
- Post 'REALTOR Watch' signs on vacant or rehab homes.
- Do not use home phone number on business cards.
- Wear jewelry conservatively.
- Never meet clients after dark in limited cell phone areas.
- Carry pepper spray or mace.

Prospects

- If a prospect requests to see only vacant property or asks if you are coming alone...these are red flags. Beware.
- Never meet a prospect at a property site unless you've met before.
- Beware of individuals that walk up to you on the street and ask to see the property you're locking up.
- Take down the prospect's phone num-


ber. Call them to verify that the information is valid. Ask a prospect to come into your office before showing them any properties. Make a copy of their I.D. Place this information in their file.

Showing a Property

- Know your surroundings.

- Always be aware of your nearest exit.
- Unless you know your client well, do not go into bedrooms or the basement with them.
- Work open houses in pairs. If not possible, have someone check up on you throughout the day.
- Let clients go upstairs and/or into bedrooms by themselves.

• If there is a need to show a property after dark, travel in pairs.
Though REALTOR® Safety Week is only seven days in September, LIBOR's commitment to this issue is ongoing. Information on Realtor Safety is available on the www.mlsli.com, Realtors Only site.









Official Notice of LIBOR Nominees

To All REALTOR® Members

In accordance with the Bylaws of the Long Island Board of REALTORS®, the report of the Nominating Committee is presented herewith. The 2004 slate of officers and directors of the Long Island Board of REALTORS® is as follows:

OFFICERS

 <i>Jay Helsinger</i> President Elect	 <i>Sheryl Kushnick</i> Nassau Vice President	 <i>Adriana Jurcev</i> Queens Vice President
 <i>Gilbert Picard</i> Suffolk Vice President	 <i>Linda Bonarelli</i> Treasurer	 <i>Kathleen Engel</i> Secretary

QUEENS

Sooroojnee Edoe
Robert Eisenoff
Barbara Frechter
Louis Gutin
Barbara McDonough
Walter Messina
Nazim Mohamed
Donna Reardon

NASSAU

Peter Caruso
Carol Gallo-Turschmann
Hilda Lincoln
Dianne Scalza
Donald Scanlon
Tony Smith
Neil Sterrer
Richard Witt

SUFFOLK

Gail Bishop
Ralph Bove
Lisbeth English
Patricia Masone
Michael Mendicino
Gerald O'Neill
Lee Testa
Paul Wernersbach

PAST PRESIDENTS

Marian Fraker-Gutin
Nicholas Gigante
Robert Herrick

PROPOSED AGENDA

ANNUAL MEMBERSHIP MEETING

OCTOBER 29, 2003

POLLS ARE OPEN 9:00AM — 2:00PM

Call to order
Invocation
Pledge of Allegiance
Approval of Agenda

- Appointment of election officials (MOTION)
- Counsel's Report
- LIBOR Update – Mary Adams
- CEO Update – Joseph E. Mottola
- Treasurer's Report – Linda Bonarelli
- New Business

ANNOUNCEMENT THAT POLLS ARE CLOSED
ADJOURN

Election of Officers and Directors will take place on October 29, 2003 at 9:00 a.m. at the Marriott Hotel, James Doolittle Blvd., Uniondale, New York. All REALTOR® members who are present and in good standing may vote at this meeting.

In accordance with Article XI, Section 6 of the Bylaws, "Additional candidates for the offices to be filled may be placed in nomination by a petition signed by at least 30 voting members. The petition shall be filed with the Secretary at least 20 days before the election. Such additional nominations shall be published in the Board Bulletin at least ten days before the election." The deadline for submitting petitions under this provision of the Bylaws will be 5:00 p.m., Wednesday, October 8, 2003 at the Board Office in West Babylon. Petition forms may be obtained from Lisa Gonzalez at the LIBOR offices, 300 Sunrise Highway, West Babylon, New York.

REALTORS Support Small Business Health Fairness Act

Realtors around the country are rallying to get S.545, the Small Business Health Fairness Act, passed. This bipartisan bill authorizes the creation of federally certified association health plans (AHP)

Our members believe that S.545 can provide REALTOR® associations with the means to make affordable group health insurance coverage available to real estate professionals. The great major-

ity of REALTOR® firms are either single independent contractor operations or small businesses with 5 or fewer employees. Consequently, REALTOR® firms are exactly the types of firms that could benefit from the Small Business Health Fairness Act.

The number of American without health insurance coverage has increased in recent years, in large part due to the

loss of employer-sponsored health coverage by small businesses. We know from personal experience that the primary obstacle preventing independent contractors, realty firms and other small businesses from obtaining, offering or continuing to offer health insurance coverage is the cost of the coverage.

By allowing large numbers of firms to band together via their professional trade

organizations, we believe that AHP will allow small real estate firm owners, employees and independent sales persons to benefit from the same economies of scale and administrative efficiencies enjoyed by the successful Fortune 500 companies and union insurance plans.

LIBOR will continue to keep you abreast of the latest developments on this vital piece of legislation.

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President's Message

By Mary E. Adams LIBOR President

Mark the Date...October 1st, 2003!

I hope all of you enjoyed the summer months, as they now come to a quick close. Signs of the Fall are now prevalent...school has started, nightfall is a little earlier these days, and let's not forget the malls and card stores are already broadcasting Halloween!

For Realtors®, this fall is different than all others. A major impact is coming in the way we do business—the National Do Not Call Registry is going into effect October 1st of this year, and we as Realtors® are NOT EXEMPT! Yes, I rolled my eyes as you do now, thinking that with the agenda of items we all have to do now as Realtors®, the next thing will be full disclosure while we are trick or treating!

However, the National Do Not Call Registry is serious, and the more knowledge you possess regarding this law, the less likely you are to face any fines, which have a range between \$500.00 and \$11,000.

Some facts: The registry DOES include cell phones, residential phones and wireless communications. Each real estate office must maintain a do not call list, and MUST update the list by receiving a REVISED list EVERY 3 MONTHS! The Do Not Call List MUST be retained in each office for a period of 5 years.

Our National Association of Realtors (NAR), is diligently and aggressively challenging the FTC and FCC on the regulations guiding the laws, maintaining that the law will hurt the real estate industry and those 840,000 Realtors who depend on cold calling, and prospecting for their livelihoods.

Exemptions? Only for those in the political arena, charities and those doing telephone surveys. NAR is looking at pursuing a legal position against the FCC, as well as viewing regulatory and legislative paths for options.

Until then, comply, comply, comply! Offices must make their Agents and employees aware of this ruling and the procedures to be in place to comply with this ruling.

A Realtor may contact a consumer



even if his/her name is on the registry ONLY if there is a prior established business relationship already existing. Meaning, that within the prior 18 months, a transaction has occurred. If an inquiry on the part of the consumer has been made, it is within 3 months prior to the making of that call to the real estate office.

Should prior written permission (and it must be in writing), be given to the Realtor, then contact can be made with the consumer. The written consent must have the consumer's signature and the number that is permissible to call. If there is a referral involved who is on the registry, then a contact CANNOT be made; the referring agency/Realtor would have to be advised to have the referral contact that office.

The do not call rule DOES NOT include calls made to personal relationships that a Realtor has. A personal relationship is defined as "personally knowing the consumer to whom the call is placed." The rule also prohibits unsolicited advertising, meaning contacting a consumer to offer goods and services without their prior consent or permission.

There is no charge for the first 5 area codes requested, however, please keep in mind, that there are many different area codes with cell phones, so it is wise to invest in obtaining additional area codes. LIBOR is committed to keeping all REALTORS® informed of any changes to this rule, or any new information that is disseminated from the FCC and FTC.

What do we do? Be creative! Remember door knocking? Open Houses, Flyers in the supermarkets, etc. Realtors are strong and resilient, we love challenges! As disheartening and discomforting as this ruling is, we will survive it! For more information on the ruling and the Do Not Call Registry, you may go online to www.FCC.gov.

As always, I am as proud to be a Realtor as you are. Best of business in the months ahead to all of you and, oh...Happy Halloween!

REALTOR®

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Gilbert Picard—Vice President—Suffolk
Adrian Jurcev—Vice President—Queens
Linda Bonarelli—Treasurer
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Publisher—Joseph E. Mottola
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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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¹Source: Entrepreneur Magazine's 24th annual "Franchise 500" feature. Based on a number of criteria, including financial strength and stability, growth rate and size of the system. Century 21 Real Estate Corporation earned 12th place over-all in the "Franchise 500", surpassing all other real estate brands! (January 2003 issue)

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



numbers were performed at the 90% confidence level.

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

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

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From Where I Sit

by Joseph E. Mottola, GRI

Chief Executive Officer, LIBOR/MLS



"Bigger is Better" or so the saying goes. With a membership organization, bigger is usually better in that the strength and effectiveness of the organization can be directly tied to the number of members it has. LIBOR is the largest Realtor Association in the U.S. with over 19,000 members. LIBOR has more members than 34 of the 50 states!

That's where the Long Island Board of Realtors is at today. Our greater size offers economical and legislative advantages. The bigger we are the more influence and power our organization has as well.

Economically, there are significant benefits because you are able to divide the cost of services over a larger population. This results in lower dues per member. There are also economies of scale present that have

enabled leadership to expand services with a minimal increase in staff. For instance, in 1996 LIBOR had approximately 9,200 members with twenty full time and four part time staff to support them. (MLS has a separate budget and staff.) Presently, we have more than doubled that number of members (a 110% increase) but the staff has only increased by six full time and two part time staff members (a 33% increase). Moreover, since 1996, we started a Government Affairs department and now operate two Realtor Service Centers about 70 miles apart, with one in Western Queens and the other in Eastern Suffolk.

Legislatively, there is strength in numbers. When we contact our legislators for their support, we can do so with the knowledge that we represent a large number of votes in the legislators' districts. We track what districts our members

reside in and where they do business. We can marshal a targeted audience to get our message to, and have them contact their representatives seeking their support as voters in their districts. It makes a difference. Similarly, our large membership base gives us a large RPAC pool to seek contributions and to dispense funds to candidates that are supportive of positions in the best interests of Realtors® and the public. Don't underestimate the effectiveness of either. They present a powerful force.

Influence is another reason why "bigger is better". Certainly, there are elements of "influence" in our legislative and political efforts. However, I am alluding more to the influence of representation. At the National and State Association levels, Board of Realtors® representation

is determined by the number of members. On the National level we currently have eight Directors, soon to be nine. At the State level, LIBOR will have 50 Directors beginning in January. Directors often vote on issues critical to our industry. They make decisions to support various proposals dealing with regulatory agencies as well as practices in the field to insure ethical conduct and legal safety. The decisions on the State level are similar as legislative priorities are set and regulatory and educational issues are debated and decided upon.

We take great pains to insure that we are as responsive as possible to members' needs and wants. We try not to let our sheer size compromise our ability to respond to inquiries and requests for assistance. While you have a member number, we never want you to feel that you are being treated as one. We want size to count only when it's in your best interests.

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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.

All Chapter Meetings & Events are posted online at the individual chapter websites. Visit www.mlsli.com & click on the Realtors Only Section. Chapter meeting information is also available on Stratus - go to Info Center Page and click on MLS/LIBOR Events Calendar.

GOOD NEWS!! LIBOR now has the capability to process credit card reservations for Chapter meetings & events FOR LIBOR MEMBERS ONLY.

Chapters accept these major credit cards: Visa, MasterCard, AMEX & Discover.

SEPTEMBER 2003

9/10-13

NYSAR Fall Meetings/Convention
Saratoga, NY

9/16 - Tuesday
NASSAU SOUTH SHORE CHAPTER - ELECTIONS

9:00am — Networking breakfast seminar — Merrick Townhouse Diner, Merrick. Guest speaker will be James W. Reed, Deputy Commissioner-Nassau County Office of Consumer Affairs. Topic: "Identity Theft: The Fastest Growing Crime in America." Cost is \$8.00 members, \$10.00 non-members. RSVP: Marian Fraker-Gutin @ 516-868-6660.

9/17 - Wednesday
CREDIT UNION BOARD OF DIRECTORS

12:00pm — REALTOR BUILDING, West Babylon, 2nd floor Conference Room. Staff liaison: Luisa Harman, ext. 371.

9/17 - Wednesday
LIBOR BOARD OF DIRECTORS

9:30am — NEW REALTOR SERVICE CENTER, 346 Sunrise Hwy., West Babylon, Main Meeting Room. Staff liaison: Lisa Gonzalez, ext. 350.

9/18 - Thursday
NASSAU NORTH SHORE CHAPTER - ELECTIONS

8:30am — Networking breakfast seminar — Milleridge Carriage House, Jericho. Guest speaker will be The Honorable Carl Marcellino, NYS Senator. Topic: "DO NOT CALL Lists: How It Affects Realtors." Cost is \$15.00 prepaid, \$20.00 at the door. RSVP: Linda Petralia @ 516-496-2022.

9/18 - Thursday
LIBOR/MLS ORIENTATION

8:30am — NEW REALTOR SERVICE CENTER, West Babylon, Main meeting room. Staff liaison: Pat Bonavita, ext. 322.

9/18 - Thursday
GRIEVANCE COMMITTEE

9:00am — REALTOR Bldg., West Babylon, 2nd floor Conference Room. Staff liaison: Dolores Demasco, ext. 352.

9/19 - Friday
QUEENS NORTH SHORE CHAPTER - ELECTIONS

9:00am — Networking breakfast seminar — Caffe on the Green, Bayside. Guest speakers: Bob Eisenoff, LIBOR Past President, "Zoning: The Basics...What You Need To Know." ~and~ Bill Parris, LIBOR/MLS Computer Tech, "Business Solutions For Today's Realtor." Question & answer session to follow. Cost is \$15.00 per person. RSVP: Paula Caruso Annarumma @ 718-358-5549.

9/23 - Tuesday
LONG ISLAND COMMERCIAL NETWORK - ELECTIONS

8:30am — Golden Coach Diner, Huntington. Marketing Session &

Networking breakfast. Cost is \$15.00 LICN Members, \$25.00 Non-members. RSVP: Ed Gottlieb @ 516-295-2227, ext. 122.

9/23 - Tuesday
SUFFOLK SOUTH SHORE CHAPTER - ELECTIONS

11:30am-2:30pm — Elections meeting & networking luncheon. Timberpoint Country Club, Great River. Guest speakers: Top Agents Expose Their Secrets for Success "Soar with the Eagles!" Cost is \$20 prepaid, \$25 at the door. RSVP: Paul Wernersbach @ 631-666-2110.

9/25 - Thursday
JAMAICA CENTRAL QUEENS CHAPTER - ELECTIONS

9:00am — Elections meeting & networking breakfast seminar. Fame Diner, Fresh Meadows. Guest speaker: Tom Carlo, Triboro Abstract & Lands; "Important Title Issues Affecting Your Real Estate Transactions." Cost is \$5.00 per person. RSVP: Peter Bronson @ 718-805-6341.

9/30 - Tuesday
WOMEN'S COUNCIL OF REALTORS - ELECTIONS

12:00pm — Networking Luncheon. Milleridge Carriage House, Jericho. Guest speaker: Marylyn B. Schwartz, CSP; "People Hate To Be Sold, But They Love To Buy...Questions To Help People Buy Your Services!" Cost is \$25.00 prepaid, \$30.00 at the door. RSVP: Marilyn Stein @ 516-922-9155.

OCTOBER 2003

10/1 - Wednesday
HUNTINGTON TOWNSHIP CHAPTER ELECTIONS

8:30am — Education Seminar & Networking breakfast. Huntington Town House, Huntington Station. NAR Code of Ethics Training Program ~ approved for 3 hours NYS Continuing Education credit ~ featuring Cathy Nolan, Esq., LIBOR Instructor. Cost \$15.00 per person (breakfast & program). Additional \$25.00 administrative fee includes 3 hours NYS CE credit, materials & certificate. RSVP: Joyce Fino @ 631-754-4800.

10/8 - Wednesday
WESTERN QUEENS CHAPTER - ELECTIONS

Details to follow... For more information, call John O'Kane @ 718-779-1111.

10/13 - Monday
COLUMBUS DAY Observed - ALL BOARD OFFICES CLOSED.

10/14 - Tuesday
CENTRAL NASSAU CHAPTER - ELECTIONS

Details to follow... For more information, call Ed Freeberg @ 516-354-6500.

10/29 - Wednesday
LIBOR ANNUAL GENERAL MEMBERSHIP MEETING

9:00am — Long Island Marriott Hotel, 101 James Doolittle Blvd., Uniondale. Agenda to be announced... Make your vote count! All REALTORS Members in good standing are eligible to vote. Proof of ID required. Bring your 2003 LIBOR Member ID Card & valid NYS Driver's License.

Women's Council of
REALTORS®

Long Island Chapter
WCR-NewYorkState.com

by Marilyn Urso
WCR President



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

Where Did the Summer Go?

It seems like only yesterday that we were having "Fun in the Sun" at the golf outing! It's September already and we will be electing our officers for 2004 and recruiting new directors for our Board. If you are a WCR member and have some interest in getting "more involved" please give us a call. President-elect Linda Rappaport is already working on the programs and plans for next year. In August she attended the national Leadership Academy in Chicago where she got some great tips and ideas for running our chapter next year. She needs the help and support of the membership and would love to hear from anyone interested in working on committees or special projects. We also want your ideas and suggestions for programs or events that you might like to see in the future at WCR meetings. Please contact Linda at 718-423-3130 if you would like to volunteer.

On September 30th we will hold our Election Meeting with guest speaker Marylyn B. Schwartz. Speaker, trainer, business life coach, educator, author and former vice president of a Fortune 500 company, Marylyn's career spans 27 years and 5 industries. She is a featured columnist at www.RealtyTimes.com and monthly columnist for National Relocation and Real Estate Magazine. The meeting topic will be "People Hate to be Sold, But They Love to Buy...Questions That Help People Buy Your Services." Marylyn will try to help us learn the questions that we should be asking which will help us to gain more business. The luncheon meeting will start at noon at the Milleridge Carriage House, 585 North Broadway in Jericho, NY.

Cost is \$25 prepaid please! Or \$30 at the door (no exceptions!) This meeting is being sponsored by Dennis Supraner of Professional Liability Consulting Services, Inc.

We will begin October with a special "Living on Purpose" retreat hosted by national speaker and coach, Joann Fossland. The retreat will be held at the Inn at Fox Hollow on October 10-12. Attendance is limited to 25 with some 1-on-1 coaching included. You will come away with written strategic plans for business & personal life as well as a customized support system to facilitate immediate implementation of your plans. This is a great opportunity to help you take your business to the next level in 2004. To register, go to Joeann.com and click on 'schedule' under 'Classes, Seminars & Programs.'

Due to a planned change in the WCR designation program, we have cancelled the LTG class originally scheduled for the end of October. However, national speaker and instructor Dianna Brouthers will be joining us for a breakfast meeting October 23rd at the Fox Hollow in Woodbury. The topic will be "Polishing the Professional...A hilarious look at the up-to-date real estate professional." We hope you will join us for this informative look at today's real estate professional. Cost is \$20 prepaid please! Or \$25 at the door (no exceptions!)

So don't forget...think about joining & think about volunteering to be a part of the 17th largest women's organization in the United States...the Women's Council of REALTORS... "Where It All Comes Together!" See you at the meetings!

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LIBOR NEWS

Chapter & Division Report

The **NASSAU SOUTH SHORE CHAPTER** will be having a networking breakfast seminar and elections on Tuesday, September 16th at the Merrick Townhouse Diner at 9 a.m. The guest speaker will be James W. Reed, Deputy Commissioner Nassau County Office of Consumer Affairs, the topic is "Identity Theft: The Fastest Growing Crime in America." The cost is \$8 for members and \$10 for non-members. Please RSVP to Marian Fraker-Gutin at 516-868-6660.

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The **LONG ISLAND COMMERCIAL NETWORK** is having their elections and marketing/networking breakfast on Tuesday, September 23rd, at 8:30 a.m. at the Golden Coach Diner in Huntington. The cost is \$15 for LICN members and \$25 for non-members. Please RSVP to Ed Gottlieb at 516-295-2227 ext. 122.

The **SUFFOLK SOUTH SHORE CHAPTER** is having their elections and networking luncheon on Tuesday, September 23rd 11:30am-2:30pm at the Timberpoint Country Club in Great River.

The guest speaker is Top Agents Expose Their Secrets for Success..."Soar with the Eagles!" The cost is \$20 prepaid and \$25 at the door. Please RSVP to Paul Wernersbach at 631-666-2110.

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The **HUNTINGTON TOWNSHIP CHAPTER** is having their elections and education seminar on Wednesday, October 1st at 8:30 am at the Huntington Town House in Huntington Station. NAR Code Of Ethics Training Program, approved for 3 hours NYS Continuing Education-Featuring Cathy Nolan, Esq., LIBOR Instructor. The cost is \$15 per person additional \$25 fee includes the 3 hours NYS CE Credit, materials and certificate. Please RSVP to Joyce Fino at 631-754-4800.

The **WESTERN QUEENS CHAPTER** is having their elections on Wednesday, October 8th. Details to follow, for more information call John O'Kane at 718-779-1111.

The **CENTRAL NASSAU CHAPTER** is having their elections on Tuesday, October 14th. Details to follow, for more information call Ed Freeberg at 516-354-6500.

Realtors Raise \$10,000 for Diabetes Research Institute

On July 20, 2003, the 7th Annual Realtor Rumble was held at Syosset Lanes. Thanks to the generosity of the following sponsors, raffle donors, T-shirt sponsors and volunteers, Realtors® were able to raise over \$10,000 for the Diabetes Research Institute.

- Caruso & Boughton Real Estate
- Century 21 Mac Levitt
- Keith, Shapiro & Ford Law Office
- Real Estate DEPOT of NY
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- Century 21 Annettes Realty
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- Ryan & Wallace Real Estate
- Century 21 Wittney Estates
- Century 21 Herrick
- Michael Rich, Esq.
- Preferred Mortgage Co.
- PEMC/Realtor Connect
- Pinnacle A/C & Heating, Inc.
- Liquid Brick, Inc.
- Waterfield Financial
- New York Mortgage Co.
- AA Quality Pest Control
- QualTech Environmental
- Signs by Ira
- Doctor Promo Promotion
- Active Computers
- Joe Meyer Presentations
- SAS Realty
- Real Estate Book
- Nassau South Shore
- Central Nassau
- Nassau Central
- LI Commercial Network
- Queens No. Shore
- Nassau No. Shore
- Eastern Suffolk
- Huntington Chapter
- Western Queens
- Queens No Shore
- WCR
- Pat Levitt
- Carri & Joe Chicurel
- Peter Caruso
- Mel Farkas
- Randy Taskasap
- JohnCola
- Stacy Fredericks
- Jay Cartman
- Darryl Davis
- Jim and John O'Kane
- Randy Kaplan
- Dan Ryan
- Long Island Board of Realtors

Special thanks to Peter Caruso, Pat Levitt and Carri Chicurel who chaired this charity event. Additionally, a special thank you comes from the heart of Michael Chicurel and Jonathan Taskasap, and all the other children who look forward to life without diabetes.



The new Realtor Service Center located at 346 Sunrise Highway, West Babylon is now officially open for business. Beginning in August, Realtors have already been attending Education classes, Computer training sessions, and Board meetings at the new facility. The 346 Building is also the new home to the LIBOR Federal Credit Union and the Realtor Express Service Center. Pictured here at the main entrance are LIBOR President Mary Adams (right) and MLS President Jim Netter (left).

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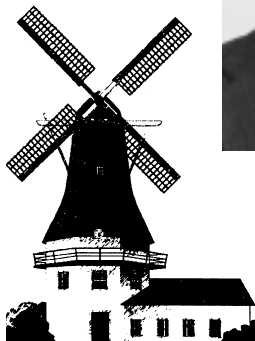
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LIBOR NEWS

Proposed Bylaw Changes Recommended By the LIBOR Board of Directors

ARTICLE X – DUES, FEES AND FINANCE

SECTION 2. DUES

a) The annual dues of all members shall be established by the Board of Directors and set forth in a separate schedule showing the categories and the corresponding dues.

b) The annual dues of each REALTOR® member shall be in such amount as established annually by the Board of Directors, plus an additional amount to be established annually by the Board of Directors times the number of real estate salespersons and licensed or Certified Appraisers who (1) are employed by or affiliated as independent contractors, or who are otherwise directly or indirectly licensed with such REALTOR® Member, and (2) are not REALTOR® mem-

bers of any Board (the National Association definition of REALTOR® applies here; if said other board shall have a definition in conflict with the National Association's definition of REALTOR® Member, the National Association's definition shall control) in the state or a state contiguous thereto or Institute Affiliate Members of the Board. In calculating the dues payable to the Board by a Designated REALTOR® Member, non member licensees shall not be included in the computation of dues if the Designated REALTOR® has paid dues based on said non-member licensees in another Board in the state or a state contiguous thereto, provided the Designated REALTOR® notifies the Board in writing of the identity of the Board to which dues have been remitted.

c) In the case of a Designated REALTOR Member in a firm, partnership, or corporation whose business activity is substantially all commercial, any assessments for non-member licensees shall be limited to licensees affiliated with the Designated REALTOR (as defined in (1) and (2) of the above paragraph) in the office where Designated REALTOR holds membership, and any other offices of the firm located within the jurisdiction of this board.

d) A REALTOR with a direct or indirect ownership interest in an entity engaged exclusively in soliciting and/or referring clients and customers to the REALTOR for consideration on a substantially exclusive basis shall annually file with the REALTOR's primary board on a form

approved by the National Association a list of the licensees affiliated with that entity and shall certify that all of the licensees affiliated with the entity are solely engaged in referring clients and customers and are not engaged in listing, selling, leasing, managing, counseling or appraising real property. The individuals disclosed on such form shall not be deemed to be licensed with the REALTOR filing the form for purposes of this section.

e) Dues for new members joining the Board during the course of the year may be pro-rated.

f) The annual dues of each Institute Affiliate Member shall be as established in Article II of the Bylaws of the NATIONAL ASSOCIATION OF REALTORS®.

General Membership Meeting Set for Wednesday – October 29th

(Continued from page 1)

the Public Relations committee in 1996, Chairperson of the Public Relations Committee from 1997 to 2000, and Chaired the Advertising committee from 2000-2003. He has served as a member on the Awards Committee, Bylaws Committee, Library Committee, Long Range Planning Committee, Legislative Committee, MLS Technology & Services Committee, and the Procedures Committee. Jay was the Chairperson of the Budget and Finance Committee and served as the Vice Chairperson of the RPAC Committee in 1999. He was highly instrumental in coordinating charitable events that include the Annual Realtor Rumble, the Winter Wrap Clothing Drive, and the Food for the Needy at a local soup kitchen.

At the State level, Jay served as RPAC Trustee for two years. He has served as a State Director from 1995 to present and has served on the Legislative Policy, Information Management and MLS Committees as well as the Technology Forum where he was Chairman for two years.

Jay serves as a NAR Director and also serves on the National Business Research Advisory Group of NAR's Research Committee and on the National Housing Committee.

Jay actively participated in the administration of the Realtor Housing Relief Fund, established after September 11th, 2001.

In 1997, Jay was named "Businessperson of the Year" by the Nassau County Chambers of Commerce. In 1999, he was named "Man of the Year" by the Merrick Chamber of Commerce. Jay serves as a board member of the Long Beach and Merrick Chambers of Commerce.

Jay is also active in the Merrick Little League. He is a Director of both, the Merrick Kiwanis and the Jason Foundation for Pediatric Cardiology Research.

Jay is married to Susan, has six children and eight grandchildren.

Adriana Jurcev has received the nomination for 2004 Queens Vice President, a position she is currently serving. Adriana is an agent with Prudential Douglas Elliman Real Estate in Bayside. She joined LIBOR in 1993 and has served as a LIBOR Director since 2000.

Adriana has been an active member of her Queens North Shore Chapter where she currently serves as a Chapter Director. In 1998 she served as Chapter Secretary. In 1999 she held the position of Treasurer and then in 2000 – 2002 she served as Chapter President. Adriana currently serves as Vice

Chairperson of the Risk Reduction Committee. She also serves as a member on the Nominating Committee and Housing Opportunity Committee.

At the State level, Adriana serves on the Board of Directors.

Gilbert A. Picard has received the nomination for 2004 Suffolk Vice President, a position that Gil currently serves the Board in. Gil is Broker of record, CEO and President of Pine Hill/Picard Realty in Dix Hills and Picard Realty Associate in Huntington.

Gil joined LIBOR in 1973. In 1981 Gil served as LIBOR Treasurer. In 1980, Gil served as Suffolk County Vice President for the Multiple Listing Service of Long Island, Inc. and was a member of the MLS Board of Directors from 1975-1998. He has served as a LIBOR Director since 2000 and is a member of the RPAC committee. He has recently been appointed to serve as a NYSAR Director.

Gil is a graduate of N.Y.U. His community involvement includes the Kiwanis Club of Huntington and the Huntington Chamber of Commerce.

Sheryl Kushnick is the 2004 candidate for Nassau Vice President. Sheryl has been an active real estate professional for 13 years and is the Broker of Real Estate DEPOT of N.Y. in Oceanside.

She joined LIBOR in 1990 and has been a LIBOR Director since 1997. Sheryl has been an active member of the Nassau South Shore Chapter since 1998 where she currently serves as a Chapter Director. In 2000 and 2001, Sheryl was named President of her Chapter. She also served as Secretary and as 1st Vice President in 1999. Sheryl also received the LIBOR Chapter Distinguished Service Award in 1998 for her service to the Nassau South Shore Chapter.

Locally Sheryl serves currently on the Grievance Committee and Professional Standards Committee. Since 2001, she has served on the Awards Committee, Nominating Committee, Education Committee and Risk Reduction Committee.

At the State level, Sheryl is a Director and serves on the MLS committee, Fair Housing Committee, and Professional Standards Committee.

Sheryl's community involvement is extensive over the last 18 years. In 2001 Sheryl was the recipient of the distinguished LIBOR Community Service Award. In 1999-2000 she headed up the fundraiser to benefit the Marty Lyons Foundation at the Nassau South Shore Chapter Holiday Party. She co-chaired the raffle fundraiser for the NSS Chapter to

benefit the Diabetes Research Foundation in 2000. Since 2000, she actively participates in the Annual Realtor Rumble helping raise money for juvenile diabetes. Since 1998, Sheryl coordinates and participates in a local food drive, collecting thousands of pounds of food, which is donated to local soup kitchens & families through the local school systems.

Sheryl has volunteered at the Rod Gilbert Annual Golf Classic to benefit the Juvenile Diabetes Foundation. Since 1996, she has been a volunteer for a Holiday Project Christmas Caroling at a local nursing home. In 1998 & 1999 she participated in the Toys For Tots toy drive. In 1999, she participated with the NSS Chapter in a fundraiser for One-in-Nine Breast Cancer Foundation. She volunteered once again in 1997 for a Muscular Dystrophy fundraiser and in 1995, Sheryl offered her services at the South Shore JCC Israeli Festival.

Linda Bonarelli is the Broker/Owner of RE/MAX North Shore in Huntington and Re/Max Fine Homes & Estates in East Hills. Linda is this year's candidate for 2004 LIBOR Treasurer, a position she currently holds in 2003. Linda has served as a LIBOR Director and has previously served as a Director for the MLS of LI. In 2002 she was Chairperson of the Professional Standards Committee. During the last few months of 2001, Linda served as Secretary for the MLSLI. From 1997 to present, Linda has served on LIBOR Committees that include: Budget & Finance, Bylaws Committee, Grievance Committee and Education Committee. Linda has served on the Professional Standard Committee every year since 2000. Linda has also served on MLS Committees that include: Budget & Finance, Technology Committee, Advertising Committee, Procedures Committee, Virtual Office Website Review and the Task Force Committee.

At the State level, Linda is a Director and serves on the Professional Standards Committee.

Linda holds the following designations: CRB, GRI, CRS, CIPS, and CBR. She also holds a BBA in Accounting from Adelphi University.

Linda's community service includes her involvement with fund raising for the Children's Miracle Network.

Kathleen Engel has received the nomination for 2004 LIBOR Secretary. Kathy joined LIBOR in 1986 and is currently General Manager and an associate broker with REMAX/Elite Realty in Malverne and Oceanside. She has been in the real estate industry for 17 years and holds the presti-

gious CBR, LTG and CRS designations. Kathy was named LIBOR Salesperson of the Year in 2000.

Kathy currently serves LIBOR as a Director and the RPAC Co-Chairperson. In 2002 she served as RPAC Chairperson, and in 2001 she served as RPAC Vice-Chairperson. Kathy served as the Awards Committee Co-Chairperson and served as Chairperson of the Professional Standards Committee in 2001. In 1999 and 2000 she served as Vice-Chair of the Professional Standards Committee. Additionally, Kathy has served on the following LIBOR Committees: Bylaws Committee, Co-Chair of the Education Committee, Equal Opportunity Committee, Library Committee, Legislative Committee, Co-Chair of the Risk Reduction Committee, Housing Opportunity, Task Force Committee, and she is a Mediation Officer. Kathy has also served on the MLS Procedures Committee and Technology and Services Committee.

Kathy has been very involved with the Women's Council of Realtors L.I. Chapter where she served as President in 1999 and Secretary in 1998. In 2002, she was elected President of the Women's Council of Realtors NY State Chapter.

Kathy also possesses a passion for technology. She has served as the chairperson of the Technology Committee for WCR's NY State Chapter.

Since 1990 she has served as a director for the Nassau South Shore Chapter and held the position of President in 1992.

Kathy is also an MLS Rules instructor since 1998, has served on the MLS Procedures Committee.

She is a certified NY State Instructor for Continuing Education as well as a NYS certified Real Estate Mediator since 1998.

On the state level, Kathy has attended NYSAR Conventions over fifteen years and is currently a Director. Kathy is a NYSAR RPAC Trustee. She also serves on the RPAC, Professional Standards, Legislative Policy and Technology Committees.

Kathy is also involved in her local Civic Association where she serves on the Board of Directors and is a Committee Chairperson. She is also involved in the Nassau County Republican Club.

October 29th will provide Realtors with more than a voting opportunity. The General Membership meeting offers LIBOR members the opportunity to connect with fellow Realtors and provides information on industry related affairs. All members are encouraged to attend.

Polls are scheduled to close at 2:00 p.m.



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Chief Executive Officer



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LONG ISLAND'S LARGEST INDEPENDENTLY OWNED RESIDENTIAL REAL ESTATE FIRM PROUDLY WELCOMES



SANDY BINDER
Executive Vice President, Luxury Homes International

Sandy Binder, a leading broker on the North Shore for the past 26 years, has joined CENTURY 21 LAFFEY ASSOCIATES, Fine Homes & Estates to head up its new global luxury home division called **LUXURY HOMES INTERNATIONAL**.

"There are less than a handful of agents in her league," said Emmett Laffey, the CEO of Laffey Associates. "Sandy's experience, style, and professionalism have led her to be one of the most successful brokers of prestigious properties on Long Island. She will now lead **LUXURY HOMES INTERNATIONAL**. Her new position is Executive Vice President. We expect our luxury home sales of over \$1,500,000 to triple over the next 12 months."



LOU SILVESTRI
Operations Manager, Century 21 LAFFEY Associates June Shapiro

Mr. Silvestri has an extensive background in sales and management. In his most recent appointment, Lou was the Office Manager for Charles Greenthal Residential Sales in Manhattan. In a prior position, Lou was the Senior Executive Assistant to the President of Insignia Douglas Elliman in Manhattan. Having a strong Sales background among past employment positions including Computer software with Computer Associates, Education software, Technology consultant placement, Insurance products, and Consumer packaged goods, has enabled Lou to fit well into his new assignment.



BETTIE M. MEINEL
Vice President, Career Development

Bettie has served on the Board of Directors of the Long Island Board of Realtors, is presently a Director for New York State Association of Realtors, North Shore Chapter Board of Directors for the Long Island Board of Realtors, and is immediate past president of the Long Island Chapter of the Women's Council of Realtors. She serves on the Education Committee and has served as chairperson, the Professional Standards Committee, and the Long Range Planning Committee.

Bettie has earned the CRS, GRI and LTG Designations, and has completed Fine Homes & Estates training. Recognizing that technology would play a key role in the real estate market, acquiring the necessary skills to best serve buyers and sellers became high priority.

"Because of her continued commitment to education and training of new and seasoned Realtors, we are pleased to have Bettie Meinel as our Vice President of Career Development," said Emmett Laffey, CEO of Laffey Associates.

**Sandy, Lou, and Bettie join over 500 other Laffey Associates
in 14 offices on Long Island and Queens.**

**We invite you to explore what a career at
CENTURY 21 Laffey Associates can mean to you.**

**For a confidential interview please call Emmett Laffey direct
at 516-625-9848 or email Emmett@laffey.net**

www.LAFFEY.net

Long Island's premier web site for residential properties!



MLS Info Line

By James Netter
MLS President

Requesting a Showing Via E-mail

We are always trying to stay in front of the curve by providing Realtors® with services they need before they ask for it. In a recent report by NAR, 89% of buyers and sellers reported using the Internet during the real estate process. These findings have given way to enhancements on mlsli.com, all of which have been made to better serve you and your customers.

One such enhancement is the capability of **Requesting a Showing of the Property** in which they are interested, by clicking through the link underlined in the picture here. The visitor simply clicks on the link that appears on all mlsli.com listings and sends the agent or listing office an e-mail message requesting a showing of that home.

MLS started tracking the number of site visitors taking advantage of this option in July of 2003. To date, over 10,000 visitors to mlsli.com have taken advantage of this feature and have clicked through the link, establishing communication with the listing office or agent electronically.

What happens to these thousands of e-mail requests? It's a good question to ask. An informal survey was done in our Communication department to find out how some offices are handling these requests. After calling a few real estate offices on Long Island, it was found that for the most part, each office seems to have their own system for handling Internet leads. The majority however, seemed to have an assigned a "point person" in the office. The "point person" assumes the responsibility of checking the office e-mail and distributing the inquiries in the same way other leads and ups are

handled. One Broker reported that their office found it more productive to have Internet inquiries for a showing request to go directly to the listing agent to insure that they are handled in a timely manner. Additional findings included that most of the offices reported Internet leads on the same tracking system in place for other leads like walk-ins and phone inquiries.

The most important thing is make sure that your office has an established routine for checking and processing e-mail inquiries from customers. If you don't have one already in place, take time to initiate one immediately. Surveys show the number of bona fide leads you get from the Internet will only continue to increase as more and more people use the Internet during the home buying and selling process.

MLSLI.com is currently logging over 10,000 visitors a day, some of which want to communicate with you via e-mail. In the recent survey on Buyer and Sellers Profiles, 100% of the respondents indicated that the speed of communication and response to inquiries was important to them. Additionally, surveys show that the failure to respond to e-mails within 24 hours, inevitability loses you the lead permanently.

In summary, it's important to check that we have your correct e-mail address on all your listings. Make sure you check your e-mail as frequently as you check your voice mail and make sure you respond to them as quickly as you would return a customers phone call!

And hey, while you're working yourself life crazy, don't forget to have some fun too!



INVENTORY CLEAN-UP FINES

As of 8/29/03 these are the fines that have been levied for the Inventory Clean-up Program:

Fine Amount	# of Fines
\$200	103
\$100	34
\$50	433



MLS Q&A

Q. I have an offer and want to be present when the offer is presented but the Listing Broker informs me that all offers must be presented without me being there. How do I know if they have presented my offer?

A. If you are told by the Listing Broker's office that you cannot be present when your offer is submitted to the seller, you can ask for those instructions in writing even if those instructions are on the listing agreement. Also, Rule #703.41 states "Whenever a Cooperating Broker

desires assurance that an offer procured by them has in fact been presented to the owner, said Cooperating Broker may complete an Offer Acknowledgement Form to be submitted to the homeowner and acknowledged by the homeowner signing a statement that the offer has in fact been presented to and reviewed by the homeowner."

Please Note: The Offer Acknowledgement Form can be found at Documents on Demand (Document # 320) through WWW.MLSLI.COM or at Fax on Demand, 631-661-9126 (Document #320).

News & Views

Stratus Fax Attachment Released For All

Stratus has a new feature called Fax Attachment that enables the listing broker to attach documents to their listings via a fax machine. Categories that can be included are Agency Disclosure; Lead Paint Disclosure; Floor Plan; Survey; Property Condition Disclosure and Other 1 & Other 2 (which are general categories that can be used for any other type of document).

To attach a faxed document to your listing, click Print Fax Cover Page. Fax the cover page along with your document to 631-661-7119.

Once a document is attached to the listing, it can be viewed by all by clicking, View Fax Attachments. For an example of a listing with several fax attachments, view ML# 1548356.

Virtual Tours Are Now Available To MLS Offices From \$79

We are pleased to announce a new cooperative marketing agreement between MLS of Long Island and Virtual Imaging Corporation (VIC).

Participating MLS offices will now be able to order virtual tours (VICTours), the most used tours in the real estate industry, at well below VIC's published list prices. The most popular tour, the VICTour 5 (5 scene tour) is available for

only \$79.95.

To order your tours on Stratus, which allows you to take advantage of this special pricing, links to the VIC order form have been placed in two locations:

- 1) On the Add/Edit Menu click on "Order a VIC Tour"
- 2) At the end of Add and Edit listing there is a new option to "Order a Virtual Tour Through VIC From \$79".

After submitting the order form a VIC representative should contact the listing agent within 24 hours to schedule the tour shoot. After placing the order if you have any questions you may contact the VIC National Customer Care Center at 888-619-8813.

Reminder: DO NOT Give Out Stratus ID and Password

A Realtor member advised us that someone contacted her requesting her access codes to Stratus and her email address. It was reported to us that the caller said he needed the codes because he was updating the computers at the Board and MLS.

Please be advised that this person does not work for LIBOR/MLS. We ask that you not give out your user id or password.

If you have any information regarding this issue, please contact Customer Services at 631-661-4800 ext. 1.

New 22.5 Hour STRATUS Certification Course Begins in September

LIBOR's all new 22.5 hour Stratus Certification course will be offered in West Babylon and Jackson Heights beginning in September. This three day hands-on computer course is a comprehensive technology training program that develops Realtor expertise in all major functions of the Long Island Multiple Listing on-line system known as Stratus. Students taking this course will receive a completion certificate on the final day and will earn 22.5 hours of continuing education credit. Upon completion students will have satisfied the two year continuing education requirement for New York State Realtors.

The program is divided into three components to be covered over the three days. Day one will include Stratus functions that are used primarily to assist buyers. These are the Information Center, update, searching methods, mapping, saving searches, advanced reports, e-mailing listings and prospect match.

Day two focuses on the Stratus functions used to assist sellers. On this day students will learn how to use the Comparative Market Analysis, adding listings, editing listings, photo upload and managing a contact data base.

The final day will provide instruction in the areas of Stratus used for assisting all consumers. Included in day three will be Public Records searching, list pends, deed transfers, downloading property addresses for mailings, designing mailing labels in Word, and development of mar-

ket share reports.

Students registering for this program should have general computer knowledge and be comfortable using the mouse, manipulating Windows scrollbars, taskbar and opening/closing of programs and have basic Internet skills. Registrants will be screened to determine eligibility. Anyone not qualified will be required to complete the "Computers Made Easy" class offered at LIBOR prior to registering. Cost of the class is \$225 for LIBOR members (includes 22.5 hours CE credit), \$250 for administrative staff in an MLS participating office (letter must be on file with LIBOR membership).

Upcoming 22.5 hour Stratus Certification class dates:

LIBOR West Babylon:
(9 am to 5:30 pm)
September 22, 23, 24 (Mon, Tues, Wed)
October 15, 17, 20 (Wed, Fri, Mon)
November 10, 12, 14 (Mon, Wed, Fri)
December 3, 5, 8 (Wed, Fri, Mon)

LIBOR Queens Realtor Service Center

Jackson Heights (plenty of free parking):
(9 am to 5:30 pm)
October 27, 29, 31 (Mon, Wed, Fri)

To register or ask questions call LIBOR/MLS Customer Service at 631-661-4800 x21 or Queens Realtor Service Center at 718-429-8666.



The Dallow Agency

Management Position Available

Are you the person I'm looking for? Due to expansion of our operations, I'm looking for a sales manager for one of my award-winning offices. We've been in business since 1951 and employ some of the most creative marketing in the business.

I've learned that the hot shot super salesman is NOT the one for this position. I need an intelligent, honest, loyal person who interacts well with others. The ability to make decisions and carry them through however popular or unpopular, is a prerequisite.

While prior management experience is preferred, it is not a requirement. Upon hire, you will attend our intensive WEICHERT Management Academy where you will be fully trained in how to manage our office. What is required, however, is your genuine desire to help others succeed.

Our managers are not independent contractors. They are employees and subject to all the benefits of such a position including paid medical and profit sharing.

If this interests you, call me at: 516-293-2323 for a private interview. Rest assured, your confidentiality will be honored.

Sincerely

WEICHERT, REALTORS® The Dallow Agency

Richard P Dallow
President

WEICHERT, REALTORS® The Dallow Agency

FARMINGDALE
392 Conklin Street
(516) 293-2323

LEVITOWN
3000 Hempstead Turnpike
(516) 731-6600

NORTH BELLMORE
2473 Jerusalem Avenue
(516) 679-0133



Techno-Bits

What Your Website REALLY Says About You And Why It Matters

Everything you say and do says something about you. This has never been more true than in a text based environment like the Internet. A website ALWAYS reflects the organization or people behind it. Often negatively!

Getting a website right takes work and commitment, and if you want it to succeed you really must spend time to get it right and present that crucial good first impression to your potential customers.

During any conversation you can pick up extra clues from tone of voice, the choice of words used, the way it is said, pauses, etc. They provide emotion and meaning over and above the actual words being spoken. The same is true of text content on websites too. There are extra clues of emotion and meaning and what you choose to write and how you say it can say a lot about you, your organization and your priorities. These priorities are often clearly visible (really!) to every potential customer that visits your site to pick up on, and can therefore reveal a great deal about you.

It will reveal:

- your business priorities,
- how your organization is structured and run,
- whether you focus on your customers,
- if you deal with things effectively,
- if you are easy to deal with,
- your attitudes,
- whether you pay attention to detail
- if you are trustworthy
- AND beware, it will also reveal the negatives too. The exact opposite or lack of the above properties.

So, what is your website really saying about you? Are you sending out a positive and useful 'message' to your potential customers?

How do you know? There are some key things to look for on your website or any other website. Bear in mind also that there could be a combination of one or more of these together:

- Weak text/sales copy — text that lacks direction and order, doesn't excite customer.
- Text heavily focused on company/products — The message is clear. You are only interested in yourself/your company and therefore your site is too.
- No/wrong website focus — website either not focused on the customers needs or focused on the wrong things. The potential customer doesn't receive a positive and clear message about who you are, how you do business, etc.
- Poor layout — poorly organized webpage/website. No clear sense of order. Lack of clear prioritizing and

decision-making, probably a reflection of the organization. "We can't identify and meet objectives and that will be reflected in the way we treat you. Watch out, you can't trust us!"

- Not easy to use — difficult to use website and website functions. Often these technical functions have the most sophisticated software known to man to do a particular function like, say, buying a train ticket. Unfortunately they didn't consider how real people actually want to use the website or website functions.

- Too much text — we absolutely love to tell you how great we are/our product is. We'll try and bore you into buying our products with loads of text.

- "Brochureware" — existing brochure has been moved online. A token website. Does little for anyone. "Looks great doesn't it...?" (Not really a question, more a statement). We thought we should get a website because everyone else has one.

- Too much animation/other — extra stuff that doesn't serve any real purpose from distraction. We absolutely love flashing things, gadgets, buttons, scrolls, colors, fonts... the more the better. More an experiment than a business website.

- Difficult to contact anyone — the online equivalent to an electric fence. Typically employed by big corporations. They've gone to great lengths to make sure its very, very difficult to actually email anyone within the organization (unless you want to buy something in large quantities).

Did you recognize any of these from your virtual travels on the Internet? They are all present to some degree in businesses of all sizes and industries.

Does your site have any of them? If so, the message you are sending out to your potential customers is unlikely to help you succeed online. In fact its very likely to make you fail and will have a harmful affect and direct influence on your image and reputation, customer visits and repeat visits, sales and repeat sales, company results, customer goodwill and contact levels, etc.

Make your site the best it can be. Few websites are perfect, but with a little commitment and effort it will get better and better. Work at it. Ask for constructive feedback. Make a commitment to getting your website to say the right things about you first time. You only have one chance to put across what you want to say. Use it wisely. Get it right and it will still be paying you back long after you've done it.

Source Frog Pond Group

SITES TO SEE



Getting On To Get Ahead...

Realtors Are Logging onto the NEW Realtors Only Site at a record pace. Since the new Realtors Only section on MLSLI.com was unveiled at the LIBOR Education Conference and Expo in June, the number of visitors is up, up, up. The average number of Realtor visits to the redesigned REALTOR ONLY section of Mlsli.com peaked at 8,000 a week. LIBOR and MLS expect that number to continue to rise, attributing the growing popularity of this site to a variety of reasons.

Here is what Realtors will find at the Realtors Only site.

- **About LIBOR/MLS:** Leadership, staff directory, MLSLI and LIBOR office locations and directions, Code of Ethics and LIBOR By-law information.

- **Member Benefits:** In this section LIBOR members will find services and discounts, an updated membership directory and helpful industry related link.

- **Education:** Professional Development offerings and Computer Training Schedules, course descriptions and registration information.

- **Legal:** Articles of Interest, Counselor's Comments, and LEGAL Helpline Information.

- **Legislative Affairs/RPAC:** Informa-

tion on the latest National, State and Local issues.

- **Documents on Demand:** Online access to a wide variety of forms, services, support material, products and overall general information.

- **Services for Brokers:** Office Roster, Broker Reciprocity, Technical Support and Office Web pages.

- **News and Events:** Get the latest on-line version of The REALTOR paper, Education Express, LIBOR's Bulletin, and other industry news.

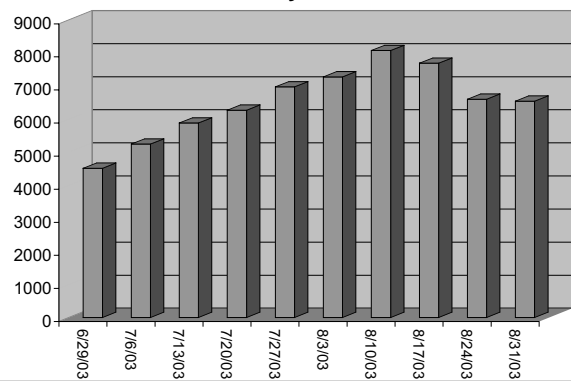
- **Chapter & Division:** LIBOR Chapter Leadership, news and a calendar of events.

- **Shop on Line:** Purchase forms & Supplies, Office Websites, Egg Lenses, Electronic Lock Boxes, Stratus Unplugged and more, quickly and easily online.

- **Pay Your Bills Online:** Here is a convenient way to pay your LIBOR membership dues and MLS bills online securely. In addition, you can make a contribution to RPAC, or view/modify your personal membership information.

- **Contact Us:** Long Island Board of Realtors, Inc., 300 Sunrise Highway, West Babylon, NY 11704, 631-661-4800, (F) 631-661-5202, LIBOR Email: libormem@mlsli.com, MLSLI Email: mlsmem@mlsli.com.

Realtor Only Site Visits



17 More Reasons to Visit MLSLI.com

MLSLI.com, home to the Multiple Listing Service of Long Island and the Long Island Board of Realtors have recently enhanced their site by adding 17 new Home Financing calculators to the Mortgage Center page. Buyers and Sellers visiting the consumer site can log onto <http://www.mlsli.com/mortgagecalc.cfm> and choose from any of the following calculators, which are available in both English and/or Spanish:

- How much can I borrow?
- How much will my mortgage payments be?
- How much will my adjustable rate payments be?
- Which is better: fixed or adjustable?
- Should I pay points to lower the rate?
- Which is better: 15- or 30-year loan term?
- How much should I put down for a

new home?

- How much can I save in taxes?
- What will my closing costs be?
- Am I better off renting?
- Am I better off refinancing?
- What will my refinancing costs be?
- How can I reduce mortgage insurance costs?
- Which lender has the better loan?
- Which loan is better?
- How advantageous are extra payments?
- What home can I afford?

In addition to the Home Financing Calculators, the Mortgage Center provides visitors with access to information on mortgage products, rates and local lenders. On the Mortgage Center page visitors can also find articles designed to help better understand the mortgage process.

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THE BANKS,
THE DISCOUNTERS...**

WHO ELSE IS GOING TO HAVE A HAND IN YOUR POCKET?



It's getting tougher to make a living in real estate these days. And next year will be worse. You've probably already been forced to cut commissions just to get the listing. Then you're torn between scrimping on service or just earning less.

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

Five Reasons Why You Need Internet Marketing

By Blanche Evans

1. The Internet is where the buyers are.

In 1995, about two percent of buyers used the Internet to find a home. By 2001, that number had skyrocketed to 41 percent — even-steven with newspapers which have lost ground for the same period. The Internet was the only medium to go up in use while print, yard signs, and television all went down. Also going down in percentages of information sources used by buyers were open houses, referrals, and relocation companies. This information is straight from the 2002 National Association of Realtors Profile of Home Buyers and Sellers.

2. You can capture Internet buyers (and sellers) before they choose another Realtor.

Buyers need to prepare themselves before executing a home purchase. They turn to the Internet so they can navigate in privacy and obtain scads of information in order to better decide what they want to do.

Imagine making the momentous decision to buy a home. Would you know the answers to basic questions like 'what is the market like?', 'how much house can I buy?', 'when will I be ready to buy?', and 'how will I know a good deal when I see one?'

A savvy Internet Realtor is prepared to be an information source and assist with answers via e-mail, market conditions reports, school reports and more.

While it's true that consumers don't typically go to the Internet to find real estate professionals, according to the California Association of Realtors, survey of Internet buyers in February 2002, 79 percent of Internet buyers chose their agents from the Internet.

3. The Internet cannot only deliver answers quickly and easily to consumers, it can also dazzle them.

Online display and information technologies such as virtual tours, multiple photos, mapping, crime statistics can deliver rich, detailed information about listings which is invaluable to consumers.

Compare that to what you can put in a typical classified ad, and you can see why consumers prefer the Internet. It saves them time and they get more information, and that saves you legwork.

4. The Internet is an ideal communication medium.

And don't underestimate the importance of the Internet as a communication tool. The Internet is the only medium where you can engage in a dialog with your prospect directly from your ad.

5. Advertising is cheaper, more innovative and more far-reaching on the Internet.

Where else can a prospect view your listings and find out all they need to know about you, too?

According to the NAR's 2001 Member survey, agents are paying about one-tenth of

their earnings to advertising. It's clear that if you are tithing that much, you want to be certain you are spending your money in the right places.

Internet exposure is a bargain compared to most newspaper advertising, but many agents feel strapped by having to spend (Continued on page 22)

FALL SPECIAL...



Buy one month of WEB ADVERTISING on MLS Stratus or MLSLI.com and get the second month **FREE!!**

WE'VE GOT YOUR INTERNET AUDIENCE

If your target Audience is over 18,000 Long Island Realtors — Advertise on **MLS STRATUS.**



If your target audience is thousands of Buyers and Sellers — Advertise on **MLSLI.COM**

For only a few dollars a day, your company will **GET NOTICED** by thousands of internet users visiting our websites every day. Call Donnalee at (631) 661-4800 ext. 348 for more info.

MENTION THIS AD AND RECEIVE A COMPLIMENTARY BANNER AD CREATION. OFFER AVAILABLE TO NEW ADVERTISERS ONLY



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This & That

Picard Realty and Associates Ltd., Huntington, New York, is pleased to announce its recent merger with Pine Hill Properties LTD. Of Dix Hills, New York to form Pine Hill/Picard Realty Inc. of Dix Hills. Congratulations to **Gilbert Picard**, Broker of record, who has been named CEO and President of the new venture. **Sandy Binder**, a leading broker of luxury homes on the North Shore for the past 26 years, has announced today that she has joined CENTURY 21 Laffey Associates, Fine Homes & Estates to head up its' Luxury Home Division. **Neil E. Sterrer**, owner/broker of Sterrer Realty in Long Beach brought the Rock n'Roll Band Risky Business back to the Long Beach Summer Concert Series on July 15, 2003 where over 1,000 people enjoyed another great evening under the stars. This concert marks the 14th consecutive year of sponsorship for Neil with this program. **John Ryley** of Miller Place, Long Island has been hired by RE/MAX New York, Inc. to work in the company's growing franchise sales division. He will be responsible for creating opportunities, developing relationships and selling new RE/MAX franchise offices across New York State. The following agents have recently joined National Homefinders, Signature Properties; **Michele Tomei**, **Thomas Snow**, **Reno Menniti**, **Meredith Kuraz**, and **Traian Sfera** joined the Setauket office; **Judith Kasten**, **Peggy Ann Karshick**, and



Neil E. Sterrer (3rd from left), owner/broker of Sterrer Realty, Long Beach and Rock n' Roll Band Risky Business.



Dr. Richard Rugen, chairman of The Ward Melville Heritage Organization (right) presented the Heritage Partner Award to the Daniel Gale Agency at the organization's recent Golden Eagle Dinner. Accepting the award on behalf of Daniel Gale are (l. to r.) Jean Gale, Stan Gale, D. Kent Gale and Pat Petersen, Daniel Gale President and CEO.

Robert Ciminelli joined the Patchogue office; **Khaula Doleh** and **Stella Matike** joined the Port Jefferson Station office; **Dorothy Craig** joined the Ronkonkoma office; **Peter Battelino** and **Irene Demma** joined the Huntington office; **Kimberly Hinton** joined the Smithtown office and **Myron Price** and **Linda Laguerre** joined the Brentwood office. This past month **Sue and Vince Panettieri**, Owner/Brokers of Vin-Pan Realty, Inc. held their 19th Annual Fundraiser for M.D.A. at the California Pizza, Walt Whitman Mall in Huntington Station, N.Y. The event was their annual "Jail & Bail". In one day over \$19,000 was pledged for the benefit of M.D.A. Daniel Gale Real Estate was recently honored by Stony Brook's Ward Melville Heritage Organization (WMHO) at its tenth annual Long Island Golden Eagle Award Dinner. Daniel Gale received the organization's Heritage Partner Award, for its support and commitment to WMHO's mission to preserve and manage local historic sites and environmentally sensitive areas. Winner of the first WELLS FARGO HOME MORTGAGE CORP sponsored Open House

been active in the community on many levels. Century 21 Laffey Associates is pleased to announce that **Lou Silvestri** has joined Laffey Associates in the Great Neck Office as the Operation Manager. Mr.

Silvestri has an extensive background in sales and management. **Edward Freeberg**, a Realtor with Prudential Douglas Elliman and President of the Central Nassau Chapter and his wife, **Leah** were honored at a dinner at the Jewish Community Center of West Hempstead.

Obituaries

We regret to inform you of the passing of **Ralph Bove's** mother, **Rose**, on 8/4/03. Services were held at Lucia Brothers Funeral Home in the Bronx on 8/6/03.

We regret to inform you of the passing of **Venitia Smith**, of C21 Cambridge, Lake Grove. Services were held on Wednesday July 23rd in Riverhead. In Lieu of flowers, donations may be made to the Joseph Smith Fund, (Venitia's 8 year old son) and sent c/o C21 Cambridge, 2780 Middle Country Rd, Suite 100, Lake Grove, NY 11755.

We regret to inform you of the passing of **Ann Lindner**, Re/Max Elite, Malverne. Services were held on August 2nd.

We regret to inform you of the passing of **Nikolaos Kavourgias**, Value Lane Realty, Bayside. Services were held August 11th, Frederick's Funeral Home in Flushing.

We regret to inform you of the passing of **Al Novello**, husband of **Vivian Novello**, National Homefinders Signature Properties, Babylon. Services were held on Thursday, August 28th at Our Lady of Lourdes in West Islip.

Huntington Hospital's Women's Golf Outing Results are Way Above Par



Helen Dudkewic, director of development and community relations for Huntington Hospital, thanks honoree Pat Petersen, president and CEO of Daniel Gale Real Estate, for her important role in this year's Women's Golf Outing.



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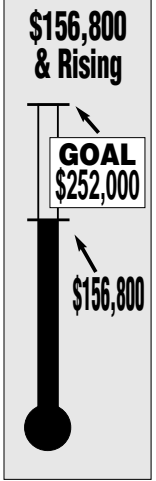
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RPAC Update



Pat Levitt



Kathy Engel

RPAC Co-Chairpersons

Congratulations to all who have contributed to RPAC this year. Through your efforts we have reached a little over \$156,800, which represents the highest amount ever contributed for LIBOR. Thank you!!!

Now I'd like to take the time to recognize the members who take the time to read this article. You are the backbone of our RPAC efforts. You are the members who have a clear understanding of its' value. Unfortunately, there is still a vast majority of our members who are unaware of what RPAC is, and the

importance of the dollars collected. I'm asking for your help.

So far, almost 3,500 members have participated. If each of you were to speak to 5 other members about the reasons why they should contribute their fair share (\$25), then we will have reached and perhaps surpassed our goal of \$252,000 for NAR. More importantly, we would have made a statement nationally to every other REALTOR board that we are the leaders of the PAC!!!!

Don't forget the LIBOR, NYSAR and NAR sweepstakes!!! LIBOR's Break the Bank Sweepstakes has a Grand prize of \$1,500 (and has better odds than the lottery). For every \$20 you get 1 chance and the odds get better the more you contribute.

Thank you for your time and money, now let's go team!!!!

Kathy Engel

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



**COUNSELOR'S
COMMENTS**

by **Howard W. Goldson**
Goldson, Nolan Associates, LLP

**Don't Touch That
Phone!
Until You Read This**

On October 1, 2003 the National Do Not Call List becomes effective. This means that you cannot do cold call telephone solicitation or call FSBO's if the telephone number called appears on the National Do Not Call List and your company must maintain a Company Specific Do Not Call List for five years. Some of the more important aspects of the new regulations are discussed in detail below.

The do not call lists used to determine whether or not a consumer's telephone number is registered on a do not call list may not be older than three months from the date the call is made.

The National Do Not Call List pertains to residential telephone numbers and cell phone numbers. It is unlawful to call a telephone number on the list if the communication is intended to promote your business or obtain present or future business. The regulations cover any message advertising the commercial availability or quality of any property, goods or services whether or not the offer of such property, goods or services for sale or rent will be made during the call or in the future. Clearly the regulations prohibit cold calling in farming areas and telephone calls to FSBO's if the telephone number called is on the National Do Not Call List. The regulations will also prohibit telephone calls to referrals if the referrals telephone number is on the Do Not

Call List. These exceptions will be discussed later in this article.

In addition to the National Do Not Call List every business will have to maintain a Business Specific Do Not Call List. If a consumer requests that their telephone number be put on the Company Specific Do Not Call List then in fact their telephone number must be placed on that list no later than 30 days from receiving such a request. Furthermore, if the business has the ability to place the name on the Company Specific Do Not Call List in less than 30 days they are required to do so. Companies must respond to a consumer request to be put on a Company Specific Do not Call List in the shortest reasonable time but not later than 30 days from the date Specific Do Not Call Lists. If a company has more than 1 office there must be a central registry and all offices are on notice of the fact that a consumer's telephone number appears on the Company Specific Do Not call List even if that list is not physically within the office of the agent. Consequently, multi-office firms will have the burden of not only establishing and maintaining the list but of disseminating it to all branch offices and ultimately to every agent. Names must remain on the Company Specific Do Not Call List for five years.

The exceptions to the regulations are as follows:

1. A telephone call can be made to a telephone number on the National Do Not Call List if there exists an established business relationship between the consumer and the company. An established business relationship means that there has been a closed transaction or completed purchase within 18 months prior to making the call or that there has been an inquiry or application made by the consumer to the company within three months prior to making the call. An inquiry or application must be such as to create an expectation on the part of the consumer that a particular company will be calling them.

2. The company may contact a consumer whose name is on the National Do Not Call List where that consumer has given prior written express permission to be called by the company. Such permission must be in writing and must be signed by the consumer. The permission must contain the telephone number at which the consumer consents to be contacted. The permission may contain more than one number i.e., home number, business number and a cell number. Such express consent is valid until such time as a consumer requests to be placed on a company specific do not call list. The consumer may only be called at the number set forth in the written permission.

3. The company may contact a consumer where there exists a personal relationship between the agent or employee and the consumer. A personal relationship means that the agent or employee personally knows the consumer to whom the call is placed. A referral to a stranger by someone who is personally known to the agent or employee is not a personal relationship between the agent or employee and the consumer called so that if the referrals name is on the National Do Not Call List the agent or employee may not call that consumer.

4. The call is a result of an unintended error and the company can demonstrate that it has adopted certain routine business policies intended to assure compliance with

the regulations. The details of such a policy are set forth on the MSLSLI.com website.

There are detailed rules governing telemarketing where pre-recorded or computer messages are used or auto dialing systems are used. If you intend to use such technology please check the MSLSLI.com website. All telemarketing calls must be made between the hours of 8:00 a.m. and 9:00 p.m.

A violation of these regulations is enforceable by the Federal Communication Commission; State Government (including the Department of State) and by a private lawsuit brought by a consumer in any State Court. A consumer who receives a telephone call using automatic dialing systems or artificial pre-recorded voice messages in violation of the regulations may bring an immediate action in State Court. A consumer who receives more than one telephone call from a particular company (not agent) in violation of these rules may be sued in Civil Court. The damages recoverable in such a lawsuit is \$500.00 for each violation which sum can be tripled if the violation is knowing and lawful.

As this article is being written there are enumerable questions which remain unanswered. Hopefully many of these questions will be answered prior to the regulations implementation date of October 1, 2003. Certainly many more questions will arise and be answered after the implementation date. LIBOR will continue to bring updated information concerning the National Do Not Call List using all of its communication methods i.e.; this paper; and MSLSLI.com website. Do not get involved in a lawsuit or a series of lawsuits for failure to gain the information which will be forthcoming. Watch this paper and the above website and all communications from LIBOR. If you have specific questions you can send a short note to this author addressed to LIBOR. LIBOR will try to answer such questions using all of the above medium.

**Congressman Timothy Bishop Meets with
Local REALTORS®**



Members of the Long Island Board of REALTORS® recently met with Congressman Timothy Bishop (D-1) at the Bellport Country Club to discuss the future of real estate for the east end of Long Island. REALTOR® constituents of the 1st congressional district had a chance to ask questions and voice concerns regarding issues such as H.R. 111 (keeping banks out of real estate) and affordable housing. Pictured here (L to R) is Kathy Engel, LIBOR RPAC Co-Chair; Bob Herrick, LIBOR Legislative Committee Chair; Joseph Canfora, NYSAR President-Elect, LIBOR Legislative Vice-Chair for Suffolk County; Mary Adams, LIBOR President; Congressman Timothy Bishop (D-1); Jack Hangen LIBOR FDC; Audrey Livingstone, NAR RPAC Trustee; Gil Picard, Suffolk Vice President; Mel Farkas, LIBOR President-Elect.

Bill that Presumed Guilt Defeated

REALTORS® have successfully defeated S.2873/A.6822, the bill which proposed that real estate practitioners would have been presumed guilty of violating the state's cease-and-desist law simply because someone filed a complaint against them.

The state's cease-and-desist law is similar to a do-not call law, but it applies only to real estate practitioners in and around

New York City. It would've presumed that in some cases practitioners were guilty of misconduct simply because someone filed a complaint against them. This is indirect contravention of the legal tenet of innocent until proven guilty. The bill also would've increased the maximum fines for real estate license law violations from \$1,000 to \$10,000.

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The most complete listing of Real Estate Foreclosure notices available for the five boroughs of New York, Westchester, Nassau, and Suffolk counties. Delivered weekly reformatted with additional features not included in the notice.

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ETHICS & RULES

ETHICS...This Month's Topics

Case #4-1: Disclosure when Buying on Own Account

Client A consulted Realtors B about the value of a lot zoned for commercial use, saying that he would soon be leaving town and would probably want to sell it. Realtor B suggested an independent appraisal, which was arranged, and which resulted in a valuation of \$130,000. The property was listed with Realtor B at that price. Shortly thereafter, Realtor B received an offer of \$122,000 which he submitted to Client A, who rejected it. After the passage of four months, during which no further offers were received, Client A asked Realtor B if he would be willing to buy the lot himself. Realtor B on his own behalf, made an offer of \$118,000, which the client accepted. Months later Client A, on a return visit to the city, discovered that Realtor B had sold the lot for \$125,000 only three weeks after he had purchased it for \$118,000.

Client A complained to the Board of Realtors charging that Realtor B had taken advantage of him; that he had sought Realtor B's professional guidance and had depended on it; that he could not understand Realtor B's inability to obtain an offer of more than \$122,000 during a period of four months, in view of his obvious ability to obtain one at \$125,000 only three weeks after he became the owner of the lot; that possibly Realtor B had the \$125,000 offer at the time he bought the lot himself at \$118,000.

At the hearing, Realtor B introduced

several letters from prospects that had been written while the property as listed with him, all expressing the opinion that the lot was overpriced. The buyer who purchased the lot for \$125,000 appeared at the hearing as a witness and affirmed that he never met Realtor B or discussed the lot with him prior to the date of Realtor B's purchase of the lot from Client A. Questioning by members of the Hearing Panel established that Realtor B had made it clear that his offer of \$118,000 in response to his client's proposal, was entirely on his own account.

The panel concluded that since Realtor B's own purchase was clearly understood by the client to be a purchase on his own account, and since the client's suspicions of duplicity were proven to be unfounded, Realtor B had not violated Article 4 of the Code of Ethics.

Case #4-2: Indirect Interest in Buyer

Realtor A had taken two offers to buy a commercial property listed with him to the owner, Client B. Both offers had been considerably below the listed price, and on Realtor A's advice, Client B had rejected both. Realtor C came to Realtor A seeking a cooperative arrangement on Realtor A's listing, which was agreeable to Realtor A. Realtor C brought a contract to Realtor A from a prospective buyer, a bank, offering more than the previous proposals, but still 10 percent less than the listed price. Realtor A took the offer at less than the full listed price. Again, the client acted on

Realtor A's advice. The bank revised its offer, proposing to pay the listed price. This offer was accepted by Client B, the owner.

About a month after the closing, the Board of Realtors received a letter from a director of the bank that had purchased Client B's property, charging Realtor A and Realtor C with unethical conduct and duplicity which had resulted in the bank's paying an excessive price for the property. The complaint stated that Realtor C was a stockholder in a corporation, one of whose officers was a director of the bank; that Realtor C, in a transaction that was handled through Realtor A, had evidently used his connection with the bank to induce the bank to buy at a price higher than the market; and that neither of the two Realtors had disclosed to the other officers of the bank the connection that existed between them and one officer of the bank.

At the hearing, Realtor A defended his actions by stating that he knew nothing of

any business relationship between Realtor C, the cooperating broker and the buyer; that he had acted wholly in accordance with the best interests of his client, the seller. Realtor C demonstrated that he had negotiated solely with the president of the bank; that the director of the bank who happened to be an officer of a corporation in which he, Realtor C, held stock was at no time contacted during the negotiations; that the matter had never been discussed with that individual.

It was the conclusion of the Hearing Panel that the indirect relationship between Realtor C and the buyer was not of a nature to require a formal disclosure; that Realtor C could not be held to be in violation of Article 4. The panel pointed out, however, that in a borderline case where it could be reasonably inferred that a relationship did exist, the spirit of Article 4 would be better served if disclosure were made to avoid any possibility of unfortunate or unfounded suspicions.

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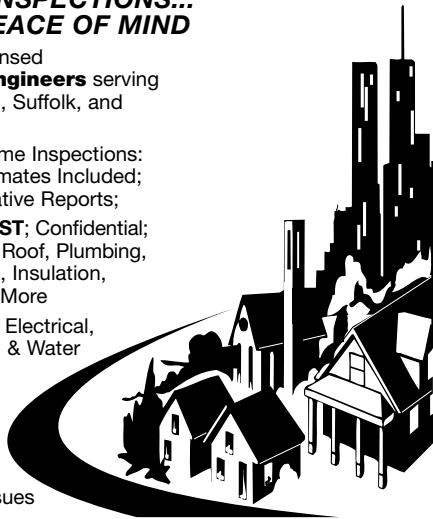
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Medical Insurance Deductions for Self Employed

By Julian Block

Those kinder and gentler folks at the IRS have a nifty present for real estate brokers, sales agents and other self-employed individuals: a better break on what they spend for medical insurance, starting with returns for 2003 to be filed in 2004.

You need no reminder that the cost of medical care keeps climbing. Worse yet, you have to absorb more of the cost because so many charges are not covered by your insurance.

While these outlays loom large in your eyes, they usually fail to measure up to a deductible size in the view of the IRS: As you laboriously list your itemized expenses on Schedule A of Form 1040, you'll find that the only expenditures deemed allowable are those exceeding 7.5 percent of your AGI, short for adjusted gross income, the figure on the last line of page one of the 1040 form.

But for 2003, self-employed are able to deduct 100 percent of their medical insurance premiums (including qualifying long-term care coverage) for themselves and their spouses and dependents without regard to that 7.5 percent threshold, up from just 70 percent of such premiums for 2002.

Who qualifies: self-employed, whether they operate their businesses or professions as (1) sole proprietorships (what most sales agents do) or partnerships; (2) S corporation shareholders owning more than 2 percent of the stock; or (3) limited liability corporations. (S corporations and

LLCs are companies that are taxed much the same way as partnerships are and that pass profits or losses through to their shareholders, who pay taxes at their own individual rates).

ABOVE THE LINE. I said that this deduction for medical insurance payments for self-employed is not subject to the 7.5 percent threshold for all other medical expenditures. This means that the deduction is not claimed on Schedule A, where expenses are itemized, but on the front (line 30 of 2002's return) of Form 1040. The IRS dubs this is an "above-the-line adjustment," that is, it's one of the off-the-top subtractions applied in the section where you calculate your AGI. Thus, take this deduction the same way you claim write-offs for funds put in traditional IRAs or other retirement plans.

Not only is this deduction not lumped with those sums to which the 7.5 percent limit is applied. The self-employed medical-insurance deduction is available even to someone who decides to pass up itemizing altogether and simply use the standard deduction — the no-questions-asked flat amount based on filing status that is authorized for someone who finds it more advantageous not to itemize. So even if you opt not to itemize, you nonetheless get an up-front deduction for 100 percent of your medical insurance premiums.

CAUTION: DON'T COUNT IT TWICE. If you do choose to itemize, don't forget that you've already claimed your medical insurance premiums; you can't count that sum again under itemized med-

ical expenses.

SELF-EMPLOYMENT TAXES. How does that up-front deduction affect your self-employment income for purposes of calculating Social Security taxes? Sorry: It doesn't. The amount you deduct above the line for insurance coverage does not reduce self-employment income when filling out Schedule SE (Self-Employment Tax) of Form 1040 to compute net (receipts minus expenses) earnings from self-employment. The computation on that schedule is based strictly on Schedule C, on which you report your self-employment receipts and expens-

es to arrive at a net profit.

Julian Block is an attorney who has been cited by the *New York Times* as "a leading tax professional" and by the *Wall Street Journal* as an "accomplished writer on taxes." His "Year Round Tax Savings 2003" guide covers changes introduced by the 2003 tax act and explains strategies to reduce taxes for this year and gain a head start for future years. Send \$9.95 for an e-mailed copy or \$14.95 for a postpaid copy to: J. Block, 3 Washington Square, #1-G, Larchmont, NY 10538-2032. Contact him at julianblock@yahoo.com.

Be a Millionaire (Or At Least Act Like One)

Even with the economy's slump in recent years, some of today's younger generation expect to become millionaires during their lifetime. College students polled at an intern leadership conference said just that: Five percent of them think they'll be in the million-dollar club before they reach age 30.

There's a big difference between money that is earned and sudden wealth, such as winning the lottery or receiving a big inheritance. More than 90 percent of lottery winners have run through the loot within 10 years, and some even sooner.

Here are some habits of enduring millionaires that one would be wise to copy.

- Successful millionaires see money as a savings and investment tool rather than something to spend. Many live simply,

and opt for less showy homes and other luxury items.

- Set specific goals, and focus on achieving them. This may mean scrimping on things (nice cars, expensive vacations) in the early years to save for bigger things (starting your own business, retiring early) later.

- Take strategic, rather than reckless, risks to grow your money. An investment in real estate may not be as flashy as one in high-tech stock, but it may weather an economic downturn better.

- Donate to causes close to your heart. Besides the tax break, you'll also feel good about helping other.

- Today it's not so far-fetched for a household to have a net worth of \$1 million — in fact, one in 14 U.S. households does. It's what you do with it that counts.



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PROFESSIONAL DEVELOPMENT

Look At Internet Leads In A New Way

by Mark Powell

What makes for a good lead?

Within the real estate industry, it is widely accepted and frequently reinforced that a lead is a good lead if the homeowner plans to take action (buy or sell) in 90 days or less. Everyone else has the potential to waste a lot of your time, the general thinking goes, so they have little or no value.

Therefore, when agents spend time and money on prospecting and marketing efforts, we do so with the expectation of finding good, hot, motivated leads. These marketing activities frequently generate "contacts" or

"inquiries", but not motivated leads, and are considered failures. A high percentage of open house and Internet leads are perfect examples.

This is precisely the point where most agents lose the opportunity. If we are unable to identify the prospect's level of short-term motivation, we frequently fail to follow up.

If we do this, we are thinking short-term while the prospect is planning longer-term. In a highly competitive market, with big-ticket transactions, this is a critical mistake. Trying to build a business based on swooping in at the last minute to capture the deal is exactly why agents so frequently are frustrated with their sales and marketing efforts.

Listings, Listings, Listings

By Dirk Zeller

Being a great listing agent requires you to work harder with more intensity. It takes more energy to create and convert listing prospects. To be a Champion Lister, you have to be able to control your clients and control your schedule. You have the opportunity to move people into your schedule if you ask.

You must be disciplined in your approach to prospecting, lead follow-up and pricing of the property. Most Champion Listing Agents I have met are clearly more disciplined than other agents. They have the personal discipline to do what they must do even when they don't feel like doing it.

Lastly, to be a Champion Listing Agent, you must master your scripts and dia-

logues, presentation & qualifying, and objection handling. As a salesperson, to be a Champion Lister your skills have to be world class. This is the most important area because all others are built on this skill set.

If you are not supremely confident in your sales skills, you will look for excuses to not be in front of sellers in competitive situations.

We avoid the opportunities where we might embarrass ourselves. We avoid the opportunities that are uncomfortable when we know our skills are not at the highest level.

Resolve today to improve this vital area of your business now and in the future. The difference in your quality of life and your quality of your business is established by listing skills.

Many agents and real estate trainers will argue that this long-term view is a mistake because it has historically been time-consuming to implement. But today we have hard evidence that demonstrates the patterns of real estate consumer behavior as defined above.

My company recently analyzed more than one million consumer leads captured and cultivated online, and compared them to public records of home sale transactions from across the country. We were astonished with what we discovered. Only 7.3 percent of consumers had sold their home within three months, but the percent of transactions closed climbed to 22 percent in 12 months and 40 percent after 28 months.

This data conclusively shows that the

new Internet-enabled real estate consumer is beginning their research online well in advance of doing a transaction. If you are operating with the mindset that a lead is only good "if they plan to take action within 90 days or less," you are missing a huge opportunity to capture more business. The close rate of those one million seller leads over 12 months is nearly three times that of the industry average for general farming techniques.

Think long term when you're developing relationships with prospective sellers, and don't ignore leads that aren't yet in a short-term cycle. This strategy will net you more listings, more commissions and greater success as a real estate agent.

Five Reasons Why You Need Internet Marketing*(Continued from page 16)*

money on both. Newspaper advertising is more targeted, but it is very expensive because space is sold by the inch, and newspapers target jobs, real estate and cars very heavily. Because they are targeted, they are more likely to get consumers who are closer to buying a home than in the information-gathering stages. These consumers, however, may already have a relationship with an agent because those are the people looking for open houses and listings in the classifieds.

The Internet has more areas to advertise in, search engines, listings portals, and so on, while there may be only one major newspaper in town. However, for the cost of one week's newspaper ad, most agents can

fund their listings, virtual tours, and personal Web sites and some Internet placement for about the same costs.

There are also new ways to advertise that hit consumers with exactly what they want to know — what the local market conditions are like. You can supply consumers with your expertise with a report that includes access to your e-mail, newsletter, and Web site.

In short, you can find a program that suits your budget whether you are a sellers' agent or a buyers' agent, or whatever specialty you have.

Real estate is local, but what is happening is that it is the locals who are going to the Internet for information, as well as relocating families who are buying outside the famous 50-mile radius.

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- ★ Putnam County Association of Realtors, Inc. (PCAR)
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Take Ownership Of Your Life

By Chris Widener

There are lots of things we desire to own in this life, aren't there? Many of them are fine and dandy, as the saying goes. But there is the most important thing we own that many people never think about owning, and that is their life! They spend a lot of time thinking about the next set of golf clubs, a vacation home, or a new piece of jewelry, but they never really understand that they own their life. Whenever it comes time to be responsible, they end up placing the blame somewhere else, rather than realizing that they are the owner and so they are responsible! With that in mind, here are some thoughts about the ownership you have of your life:

You only own one person — you.

You don't own your spouse. You don't own your boss. You don't own your kids (with kids, you are in charge of them, given the tremendous responsibility of teaching them to own their own lives, but you don't own them). No, there is only one person you own, and that is you. That is great news! Now you don't have to worry about running anybody else's life! This is a temptation for us isn't it? We just know how everybody else should do it and with many of them we try to take ownership and run their life! Well, hands off! Take control of your own life since it is the only one you own. You wouldn't try to drive somebody else's car from the

grocery store parking lot, so don't try to drive their life either! You own you - so stick to you!

You get to choose what to do with only one person — you.

Once you have come to realize that you only own you, you get to get to the fun part — running your life and making it what you want it to be. Instead of choosing what other people should do, you get to focus in on choosing what you get to do. You get to begin to shape and mold your life. This is exciting! Aren't you glad you don't have to run everybody else's lives anymore? I am!

Your ownership means that you can do what you want with yourself. Your life is a blank sheet of paper. You can choose whatever you want to do. You can have whatever profession you want. You can earn as much money as you desire. You can marry whoever suits your fancy (as long as you suit their fancy too by the way). Stop wishing and start choosing. I like to use the example of a person who is thirty years old and doesn't like their income. I tell them that if they so chose, they could go back to school, get a degree, go to medical school and by age forty be in a high-income profession. Then they would have 25 years of high wages to support the lifestyle they desire. You can choose whatever you want and take whatever actions you choose to rectify any situation you are in!

Your ultimate destination in life is set by you, not somebody else.

Where will you end up? Wherever you choose to end up. You will do well to get it in your mind that someday you will be seventy years old and you will be at a certain place and the only thing that got you there was the choices you made all along the way. Imagine that. If you are thirty, you have forty years — FORTY YEARS — of choices that can put you right where you want to be at the end of your life! So you're fifty-five? Who cares? You probably have at least twenty years left! You still have TWENTY YEARS to get yourself to whatever destination you choose. Do you know what a person can do in twenty years? ALMOST ANYTHING THEY SET THEIR HEART ON!

The responsibility for your life, and what you accomplish, is found in one person — you.

You will accomplish what you choose to accomplish. You will make and save as much money as you choose to. You will write as many books as you choose to. You will take as many vacations as you

choose to. You will have the kind of relationships you choose to. What you accomplish is up to you! Take that seriously!

Focus on your values and live them out, regardless of what other people do. This is key. We do not live our lives in a vacuum. We need to be very thoughtful about what we believe, about what our values are, and what our morality is. These things will all shape how we go about exerting ownership of our lives. But once we have come to understand these things for ourselves, the power to live our lives increases tremendously. Now it doesn't matter what anybody else does.

It doesn't matter what the circumstances are. We live out of our morality, values and beliefs. These are the principles that transcend everything else and enable us to set our course!

I know this seems like a lot of responsibility, but I consider it a freedom and a privilege! We get one life to live and we get to shape it however we want. That is one job I want to take seriously and not mess up! With diligence, hard work, and a lot of right decisions, I'll get to the end of my life deeply fulfilled. I hope you will to!

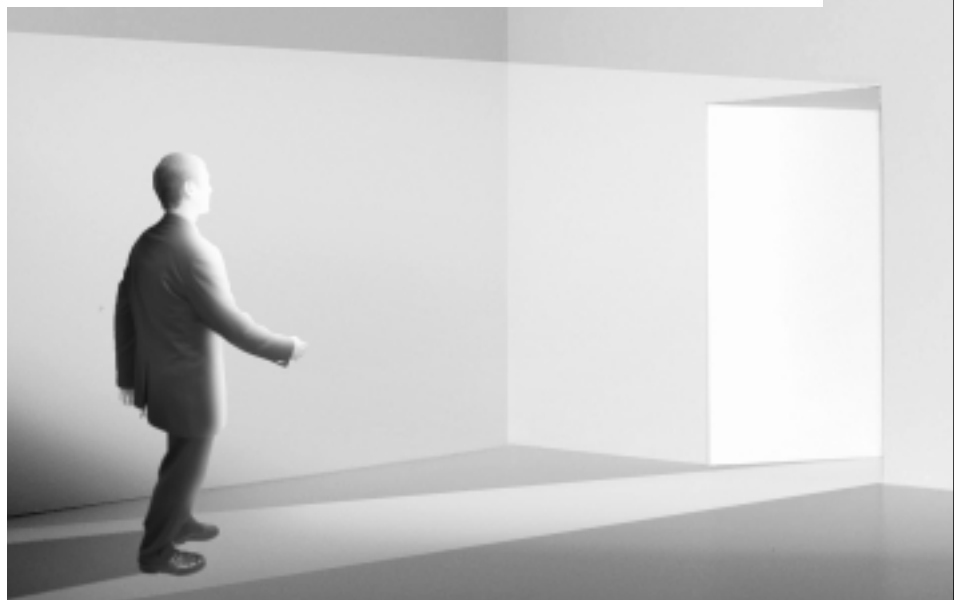
“Tomorrow is the most important thing in life. Comes into us at midnight very clean. It's perfect when it arrives and it puts itself in our hands. It hopes we've learned something from yesterday.”

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MLS STRATUS DEMONSTRATION

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

West Babylon	Sept 10, Oct 3	9:30 a.m. — 12:30 p.m.
Jackson Heights	Sept 9, Oct 7	10:00 a.m. — 1:00 p.m.
Riverhead	Sept 9, Oct 8	10:00 a.m. — 1:00 p.m.

GET INTO STRATUS — SEARCHING LEVEL 1

This hands-on course includes: Stratus Log-In, Review of Internet Explorer Basics, Stratus functions/tabs/Navigation, Stratus Update — How to Print, Pre-Defined Searches, Quick Search, Search Results screen; printing, Reports: Full/Thumbnail/Flyer; printing, Using Help & Stratus FAQ's, Print by ML#, Today's Listings on Info Center and much more! 4 Hours CE (1 meeting)

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

West Babylon	Sept 4, 16, Oct 2, 7 (Eve)*, 22	9:30 a.m. — 1:30 p.m.
Jackson Heights	Sept 5, 19, Oct 3	10:00 a.m. — 2:00 p.m.
Riverhead	Sept 10, Oct 15	10:00 a.m. — 2:00 p.m.

MAXIMIZE YOUR STRATUS SEARCHES — SEARCHING LEVEL 2

This hands-on course includes: Full Search, Flex Search, Radius Search, Multi-Level Sorting, Saving Searches, Custom Report Design, Statistics and Counts and much more! 4 Hours CE (1 meeting)

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

West Babylon	Sept 9, 19, Oct 7, 8 (Eve)*, 23	9:30 a.m. — 1:30 p.m.
Jackson Heights	Sept 8, 23, Oct 9	10:00 a.m. — 2:00 p.m.
Riverhead	Sept 17, Oct 21	10:00 a.m. — 2:00 p.m.

POWER LISTING WITH CMA AND OTHER STRATUS TOOLS

This hands-on course includes: Designing and Printing a Stratus CMA, Adding and Editing MLS listings, Adding and Editing Private listings, Uploading multiple property photos, Market Share reports and graphs, Contacts: add, edit, search, print, download and much more! 4 Hours CE (1 meeting)

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

West Babylon	Sept 12, 25, Oct 9, 21 (Eve)*, 27	9:30 a.m. — 1:30 p.m.
Jackson Heights	Sept 11, Oct 25	10:00 a.m. — 2:00 p.m.
Riverhead	Sept 23, Oct 23	10:00 a.m. — 2:00 p.m.

LEADS & LABELS WITH STRATUS COUNTY RECORDS

This hands-on course includes: Searching property records by address, Searching property records by owner name, Researching lis pendens, Researching property classification (business, commercial, residential, land), Downloading property addresses from public records, Printing mailing labels using Word's mail merge function and label wizard and much more! 4 Hours CE (1 meeting)

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

West Babylon	Sept 17, 29, Oct 14, 28 (Eve)*, 29	9:30 a.m. — 1:30 p.m.
Jackson Heights	Sept 16, Oct 22	10:00 a.m. — 2:00 p.m.
Riverhead	Sept 25, Oct 28	10:00 a.m. — 2:00 p.m.

WINNING COMMUNICATIONS WITH STRATUS E-MAIL

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

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

West Babylon	Sept 15, 30, Oct 16, 30 (Eve)*, 31	9:30 a.m. — 1:30 p.m.
Jackson Heights	Sept 17, Oct 24	10:00 a.m. — 2:00 p.m.
Riverhead	Sept 30, Oct 30	10:00 a.m. — 2:00 p.m.

* PLEASE CHECK FOR EVENING HOURS

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CLASS COVERS: Searching, CMA, Contacts, Update, Public Records, Prospect Match, Info Center, E-Mail, Custom Reports, Market Share

3 Days 9:00 a.m. — 5:30 p.m.
22.5 Hours of CE Credit

TUITION: \$225 Members
\$250 Administrative Staff (Letter Must be on File with LIBOR Membership)

West Babylon	Sept 22, 23, 24	SOLD OUT
West Babylon	Oct 15, 17, 20	
Jackson Heights	Oct 27, 29, 31	
West Babylon	Nov 10, 12, 14	
West Babylon	Dec 3, 5, 8	

CALL NOW TO REGISTER! 631-661-4800 EXT 21 OR 718-429-8666

GENERAL COMPUTER TRAINING

COMPUTERS MADE EASY

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

NO PREREQUISITES (Excellent introductory course for beginners)

West Babylon	Sept 8, Oct 1	9:30 a.m. — 12:30 p.m.
Jackson Heights	Sept 10, Oct 1	10:00 a.m. — 1:00 p.m.
Riverhead	Oct 2	10:00 a.m. — 1:00 p.m.

EXPLORING THE INTERNET

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

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

West Babylon	Call for Dates
Jackson Heights	Call for Dates
Riverhead	Call for Dates

INTRO TO MICROSOFT WORD

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

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

West Babylon	Sept 11, Oct 1	9:00 a.m. — 12:00 p.m. & 3:30 p.m. — 8:30 p.m.
Jackson Heights	Oct 16	10:00 a.m. — 1:00 p.m.
Riverhead	Call for Dates	

INTERMEDIATE MICROSOFT WORD

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

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

West Babylon	Sept 11	12:30 a.m. — 3:30 p.m.
Jackson Heights	Oct 16	10:00 a.m. — 1:00 p.m.
Riverhead	Call for Dates	

MAILING LABELS USING WORD

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

PREREQUISITES: "INTERMEDIATE WORD"

West Babylon	Call for Dates
Jackson Heights	Call for Dates
Riverhead	Call for Dates

COMPUTER CLASS PRICES

STRATUS COMPUTER TRAINING SINGLE CLASS

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

2 CLASS PACKAGE

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3 CLASS PACKAGE

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4 CLASS PACKAGE

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\$210 Admin from MLS office

GENERAL COMPUTER TRAINING

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

PRIVATE COMPUTER TRAINING

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

GROUP HANDS-ON TRAINING SESSION

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

EVENING CLASS SCHEDULE

LOCATION: West Babylon, 346 Sunrise
Wed, Oct 1 . . . Intro to Word 5:30—8:30
Tues, Oct 7 . . . Searching Level 1
Wed, Oct 8 . . . Searching Level 2

TIME: 5:30 p.m. to 9:30 p.m.
Tues, Oct 21 . . . Stratus CMA
Tues, Oct 28 . . . Public Records
Thurs, Oct 30 . . . Stratus E-Mail

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) 587-2166

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

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

MAIL YOUR REGISTRATION:*

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

*This registration option is not available for Computer Classes.

REGISTER ON-LINE AT:

www.mslil.com

INFORMATION:

COURSE CONFIRMATIONS:

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

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

Visit our website at www.mslil.com

CANCELLATION POLICY:

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

- 9/15 — "Property Management: Managing 1-4 Family Homes"
- 9/25 — "Disclosure-Insulation from Litigation-Safeguards & Precautions"
- 9/29 — "Making the Right Decisions; Even When Nobody's Looking"
- 10/7 — "Introduction to Commercial & Investment Real Estate - Concepts & Terms"
- 10/16 — "Legal-Ease"*
- 10/30 — "Real Estate Consulting"

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

- 9/9 — "Legal-Ease"
- 9/16 — "Buyer Brokerage and Ethics — The Right Choices"
- 9/24 — "Be All That You Can Be"
- 10/8 — "Building A Better CMA: Applying the Principles of Residential Appraising"
- 10/15 — "Making the Right Decisions Even When Nobody's Looking"*
- 10/30 — "Environmental & Construction Concerns in Residential Real Estate"

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

- 9/18 — "Disclosure-Insulation from Litigation-Safeguards & Precautions"
- 9/23 — "Making the Right Decisions; Even When Nobody's Looking"
- 10/2 — "Introduction to Commercial & Investment Real Estate - Tools of the Trade"
- 10/7 — "Risk Management"
- 10/8 — "Buyer Brokerage & Ethics —The Right Choices"*

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

- 9/16 — "Close Encounters of the Legal Kind: What Every Agent Must Know"
- 9/24 — "Mortgage Knowledge To Save Your Deal"
- 9/30 — "Disclosure-Insulation from Litigation-Safeguards & Precautions"
- 10/1 — "Buyer Brokerage & Ethics — The Right Choices"*
- 10/21 — "Consumer-Based Marketing"
- 10/30 — "Be All That You Can Be"

* Also approved for NAR Mandated Ethics Course requirement)

LICENSING

45-HOUR SALESPERSON QUALIFYING COURSES

- September 8-12, 15* 9AM – 5:30PM Rockville Centre
- September 15-19, 22* 9AM – 5:30PM West Babylon
- October 20-24, 27* 9AM – 5:30PM Jackson Heights

*Exam date till 6:30PM
TUITION: Salesperson: \$150 - register 5 business days before course; \$180 - thereafter.
 Broker: \$160 - LIBOR Members; \$195 - Non-members.

45-HOUR BROKER QUALIFYING COURSES

- September 3, 4, 8, 10, 11, 12, 15, 18* 9AM – 5PM Jackson Heights
- October 14, 15, 16, 21, 22, 23, 28* 9AM – 5PM Riverhead

*Exam date till 7:00PM
 November 3, 4, 5, 6, 7, 10, 12* 9AM – 5PM West Babylon
 *Exam date till 7:00PM

SRES — SENIOR RE SPECIALIST

SRES — SENIOR REAL ESTATE SPECIALIST:

Approved for 10.5 hours NYS Continuing Education Credit.
 Presented by LIBOR and NYSAR in conjunction with Senior Advantage Real Estate Council (SAREC). The SRES 2-day seminar will teach Realtors how to assist seniors in finding housing based on different needs as they enter retirement, selling their home and perhaps purchasing smaller living quarters, finding an assisted living complex, senior housing, tax ramifications of a sale, etc.

Instructor: Barbara A. Farifield, ABR, CBR, GRI, SRES
Monday & Tuesday, October 27-28, 2003 TIME: 9:00AM – 5:00PM
TUITION: \$399 — includes complete SAREC package, marketing package, placement in our website and first year's membership dues (renewal is \$99 per year).
 Prospective designees must attend both days of the class and pass the exam to receive the designation.

To register by phone: 1-800-239-4432, FAX: 518-462-5474
 Register online: www.nysar.net

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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
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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.

November 18, 19, 20, 2003	West Babylon	9:00AM – 1:00PM
December 1, 2, 3, 2003	Jackson Heights	9:00AM – 1:00PM
December 2, 3, 4, 2003	Riverhead	9:00AM – 1:00PM
Tuition:	w/o CE	with CE
LIBOR Licensing Students:	FREE	\$65.00
LIBOR Members:	FREE	\$65.00
Non-members:	\$150.00	\$215.00

FLORIDA REAL ESTATE BROKER LICENSING COURSE

Through All-Florida Real Estate School — Instructor: Daniel J. Taddeo, P.A.
 Approved for 22 1/2 hours NYS CE credit.
October 20-26, 2003 REALTOR Building, West Babylon
Time: 8:45AM – 6:30PM Tuition: \$395 LIBOR Members, \$495 Non-members
 Complete the course in 7 days without the expense of going to Florida! Now you can take your Florida State Exam here in NY — 2 locations: Westbury or Manhattan.

FAIR HOUSING SALES & RENTALS

Every licensee has an obligation to know and understand federal and state fair housing laws. These laws, their impact on the sale & rental of real estate and how to avoid practices which may be discriminatory, are covered in this program. Insightful information for applying law to "real-world" real estate.
 Approved for 3 hours NYS CE credit.

September 17, 2003	Jackson Heights	Instructor: Hank Cardello
October 30, 2003	Riverhead	Instructor: Dianne Scalza
Time:	10:00AM – 1:00PM	
Tuition:	\$25 LIBOR Members, \$40 Non-members	

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

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

September 23, 2003	Jackson Heights	Instructor: Kathy Engel
Time:	10:00AM – 1:00PM	
Tuition:	\$20 LIBOR Members, \$45 Non-members	

NOTARY PUBLIC

NOTARY PUBLIC TRAINING SEMINAR

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

October 2, 2003	Jackson Heights	10:00AM – 1:00PM
November 5, 2003	Riverhead	10:00AM – 1:00PM
December 1, 2003	West Babylon	10:00AM – 1:00PM
Instructor:	Sal D'Agate, REALTOR	
Tuition:	\$35 LIBOR Members, \$55 Non-members	

DESIGNATION & PROF DEVELOPMENT

CBR — CERTIFIED BUYER REPRESENTATIVE DESIGNATION COURSE

SEPT 30, OCT 1 & 2, 2003 — REALTOR SERVICE CENTER, West Babylon
Time: 8:30am – 5:30pm
Instructor: JAMES PUGLIESE, CRB, GRI, ITI, CBR
 Approved for 22 1/2 hours NYS Continuing Education Credit.
Tuition: Prepaid before Sept 9: \$325 – LIBOR Members, \$350 – Non-members
Prepaid after Sept 9: \$350 – LIBOR Members, \$375 – Non-members

NEW YORK STATE REALTOR INSTITUTE

2003 GRI COURSE OFFERINGS ~ 8:30AM — 5:30PM
RI403, RI404, RI405, RI408, RI409 — Holiday Inn, 215 Sunnyside Blvd., Plainview
RI401, RI402, RI406, RI407 — REALTOR Building, West Babylon
TIME: 8:30am – 5:30pm
 Each module approved for NYS CE credit.
RI 402 – SEPT. 22-23: "Real Estate Legal Issues; Not Knowing Can Be Dangerous"
RI 401 – OCT. 20-21: "Effective Real Estate Practices — Skills To Put You On Top"
RI 407 – OCT. 24: "Building Your Real Estate Practice"
 To register, call NYSAR Education Dept.: 518-463-0300.

REAL ESTATE 101

REAL ESTATE 101 FOR NEW AGENTS

Approved for 15 hours NYS CE credit.
September 8 & 9 9:00AM – 5:30PM RSC, West Babylon
November 24 & 25 9:00AM – 5:30PM RSC, West Babylon
Instructor: JAMES V. PUGLIESE, ABR, CRB, GRI, CBR, CSP, ITI
TUITION: \$145 LIBOR Members, \$175 Non-Members



REGISTER TODAY BY CALLING:

WEST BABYLON (631) 661-4800 EXT. 2
JACKSON HEIGHTS (718) 429-8666
RIVERHEAD (631) 369-6148 (TUES, WED, THUR)
REGISTER ON-LINE NOW AT WWW.MLSLI.COM

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Daniel Gale Real Estate	888.931.9500
Dutch Door Realty.....	631.567.3444
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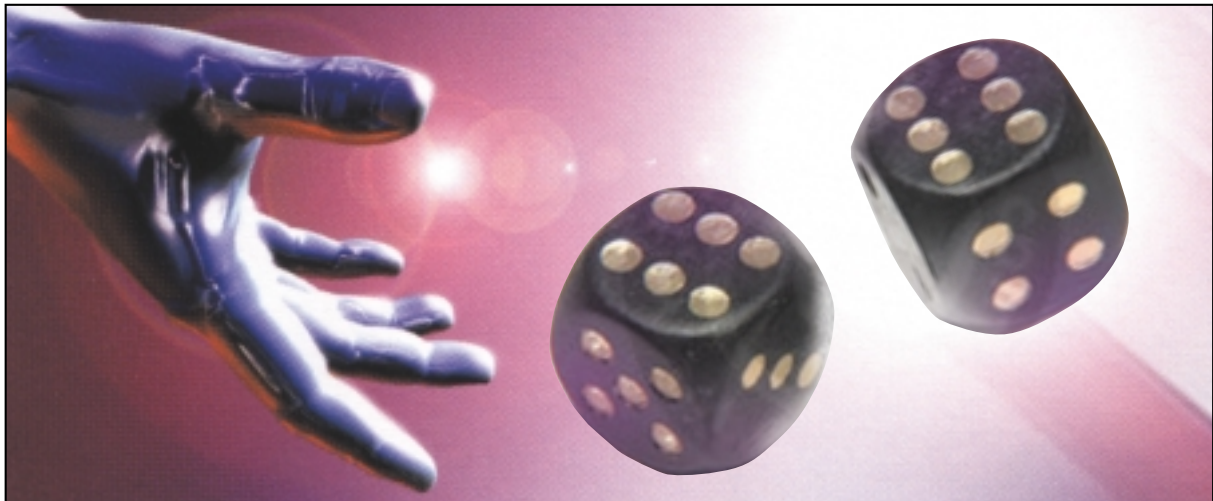


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