



DECEMBER, 2003 SPECIAL POINTS OF INTEREST

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2004 MLS and LIBOR Leadership Installed *Realtor Recognition Awards Announced*

By Tricia Chirco

Director, Marketing & Communications

On Thursday, November 20th, the Crest Hollow Country Club hosted the annual LIBOR/MLS Installation Gala and Dinner Dance. This sold out event serves as the forum for installing newly elected leadership of LIBOR and MLS and recognizing this year's Realtor award recipients.

Joseph E. Mottola, CEO LIBOR/MLS served as Master of Ceremonies. He began the festivities by turning the podium over to Willie Mae Wyatt, Director of Western Queens Chapter, for the invocation.

The night began with the presentation of the 2003 Realtor-Broker of the Year Award. Last year's recipient, Frank Urso presented Neil Sterrer, broker/owner of Sterrer Realty in Long Beach with this year's award.

Neil joined LIBOR in 1981. He has served as a LIBOR Director since 1990 and has



Marilyn Urso (left) was named 2003 Realtor-Salesperson of the Year. Kathy Engel (right) presented Marilyn with the award.



Neil Sterrer, (left) was named 2003 Realtor-Broker of the Year, which was presented to him by Frank Urso (right), last year's recipient.

served on the Nassau South Shore Chapter Board of Directors since 1991. He also

Marilyn Urso, with the 2003 Realtor-

served as director for MLS in 1992 and was an instructor for the LIBOR real estate Success Series from 1990-92. He participated in the 9-11 Realtor Relief Fund collecting several hundred dollars, which he personally distributed to families in need.

Neil has proudly been a member of the NYSAR Realtors Honor Society since 1990.

In addition to his service to the Board and MLS, Neil is very committed to serving his community. He participates in a number of worthwhile causes and organizations in his area.

Kathy Engel, RPAC Co-Chairperson and Incoming LIBOR Secretary, presented

Salesperson of the Year award. Marilyn joined LIBOR in 1993 and has been a real estate professional for the past decade. Marilyn owns and operates Long Island Village Realty in Syosset with her husband Frank Urso.

Marilyn has served the Board in a number of leadership capacities and has served on a range of committees. However, her primary focus has been on the Women's Council of Realtors where she currently serves as President. She has held the position of Membership Vice President in 2000 and 2001 and as President-Elect in 2002. She also served as NYS WCR Treasurer in 2002 and on National WCR Committees since 1998.

In 2004, she will hold the National position of Governor for NYS and sit on the National WCR Board of Directors.

Realtor Matt Arnold of Dutch Door Realty presented the 2003 Community Service Award to Mohsen Zandieh, Arash Real

(Continued on page 3)

LIBOR's RPAC Collections Sets New Record

By Randy L. Kaplan

Director, Government Affairs

2003 has been a banner year for RPAC here at LIBOR. Our total receipts collected were \$178,108 — the most dollars ever collected on Long Island. That is over a 20% increase in total dollars collected from last year. In addition to more dollars being raised

— the number of contributors has also increased substantially. There were 3,772 RPAC contributors in 2003 as opposed to in 2002 where 3,326 members made contributions to RPAC. Thanks to LIBOR RPAC Co-Chairs Kathy Engel and Pat Levitt as well as NAR RPAC Trustee Audrey Livingstone, we have once again raised the bar for RPAC.

One of our own members just won the

NAR All American Dream Sweepstakes. Yes — it is true — Vincent Randazzo from Century 21 Benjamin Associates in Dix Hills was the lucky winner of a trip of a lifetime valued at over \$12,000. Vincent, who's name was drawn out of all REALTORS® nationwide who contributed to RPAC this year, will be able to choose between a first class all expenses paid trip for two to the Super Bowl, a trip to a ranch in Montana, or an Alaskan cruise. According to Vincent, "Contributing to RPAC annually is the best way we REALTORS® can continue to protect our industry. Every REALTOR® must contribute so LIBOR and NAR can continue to serve as our watchdog."

Andrew Hickey of Century 21 Laffey Associates in Hicksville was the last RPAC winner of 2003. Andrew was the lucky recipient of a \$250 American Express gift check.

LIBOR has produced a new RPAC poster for 2003 which is also available in Spanish. Please display the poster in a prominent location in your office.

Thanks to all of our members who have contributed to RPAC and made 2003 a record setting year here at LIBOR. We need your help more than ever. If we are to be successful at getting a Commission Escrow Act in place — we must raise more RPAC dollars so we can continue to support legislators who support REALTORS®.

LIBOR Realtor Wins NAR RPAC Sweepstakes



CONGRATULATIONS to Vincent Randazzo (second from the right) of Century 21 Benjamin Associates in Dix Hills. Vincent is the grand prize winner of the National Association of REALTORS®

RPAC American Dream Sweepstakes. He will select his choice of a dream vacation for two. Pictured from left to right with Vincent are: Patricia Levitt, LIBOR RPAC Co-Chair, Mary Adams, 2003 LIBOR President, and Audrey Livingstone, NAR RPAC Trustee.

Realtors Making A Difference

Many people do volunteer work and give back to the communities in which they live because they realize tremendous personal satisfaction from helping others and making a difference in their own ways. Some of the shining examples of Long Island Realtor® volunteerism and fundraising efforts are being recognized through a special center spread inside this issue. Take a look at pages 14 and 15 and you will see charitable acts, both big and small, that have helped to make a difference in someone's life.

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LIBOR Continues to Strive for a Commission Escrow Act

By Randy L. Kaplan
Director, Government Affairs

We know many of our members have been the victim of an unfairly "withheld" lost commission at the time of closing or have been forced to accept a reduced commission under the threat of non-payment. In order to combat this situation — LIBOR's number one issue on our legislative agenda is to gain protection for your legally earned commissions.

LIBOR's Legislative Committee is forming a subcommittee to work solely on trying to gain passage of legislation that will protect commissions on either a local or state government level. We will be forming contact teams for some of the more influential legislators. Our only hope of getting a law passed will be to have the lawmakers

actively committed to make this happen.

Our intention, when we meet with our lawmakers — is to advise them that we are in dire need of their support and assistance on this issue. Brokers and agents work too hard during the buying/selling process to be told at the closing table, "Take it or leave it." We have to get in place a mechanism that will ensure the legal protection of rightfully earned commissions.

It is vital that you fill out the enclosed lost/reduced commission form and return it to us asap by fax at (631) 661-5202 attention Randy or Jenn. The form can also be obtained from the fax on demand system (#253) as well as www.mlsli.com. We need to document as many cases as possible so we can advise the legislators on the severity of the problem. Please help us so we can help you.

LIBOR mailed out the 2004 dues statements on November 26, 2003. They are due by December 26, 2003. Any terminations must be filed by December 31, 2003 to avoid 2004 dues liability.



2004 MLS and LIBOR Leadership Installed

(Continued from page 1)

Estate & Management. Matt read off a long list of Mohsen's community activities and involvement making it obvious to all why he was receiving this year's award.

The Tasso Award, which is named for an outstanding MLS Director, was presented to Marian Fraker-Gutin, Mary Elmore Realty. Last year's recipient Robert Herrick, Century 21 Herrick, presented Marian with the honor.

The 2002 Realtor-Affiliate of the Year Award was presented to Joe Purschke of Waterfield Financial Corp. Last year's recipient, Joe DeFelicis of Meenan Oil, was this year's presenter.

Sharon Langdon, of Millennium Homes was the recipient of the 2003 LICN Member of the Year award. Ray Manzoni, 2002 recipient of this award presented Sharon with the honor.

Much to her surprise, Pat Levitt, Century 21 Mac Levitt was presented with the WCR Member of the Year Award. Marilyn Urso, WCR President did the honors. This was the second year this award was presented at the Installation Gala.

LIBOR Past President, Audrey Livingstone of Century 21 Annettes, present-

ed Pat Levitt with the Past President's Award. Pat served as LIBOR President in 2002.

The Golden Anniversary Recognition Award was presented this year to Bertram



Pictured here is incoming MLS President Jane Salamon (left) being sworn in at the Annual Installation Gala by Patricia Petersen, Daniel Gale Agency, CEO.



Incoming President Mel Farkas (left) was sworn in by fellow Realtor Peter Caruso, (right)

Schwartz. The 2001 recipient of the award, Charles Greenberg, did the honors of presenting the award to Bertram.

Walter Messina, Glenjay Realty, received the 2003 MLS Executive Committee Award. Walter was the 2001 MLS President. The award was presented by the current MLS President, James Netter, Netter Real Estate.

For the first time, all the LIBOR and MLS Past Presidents, affectionately referred to as the "PP's," were honored and presented with a gold pin. About twenty Realtors® were called up to the podium and recognized for serving as Past Presidents for either LIBOR, MLS or for some, both.

A highlight of the evening was the installation of the newly elected Presidents and officers for LIBOR and for MLS.

Incoming MLS President, Jane Salamon,

Daniel Gale Agency was installed by her colleague, Patricia Petersen, President & CEO — Daniel Gale Real Estate. Jane has been practicing real estate for over 25 years. A Realtor since 1984, Jane has served on a broad range of committees for both LIBOR and MLS and most recently serves as MLS Vice President of Nassau. Jane has a long history on the Professional Standards Committee, which she chaired in 1997 and 1998. Her current role as Vice President for Policy and Procedure with the Daniel Gale Agency keeps her heavily involved in training and compliance.

2004 LIBOR President, Mel Farkas, Century 21 AA was installed by friend and fellow Realtor, Peter Caruso. Mel joined LIBOR in 1992 and is the Director of Training and Development at Century 21 AA Realty. Mel has served the Board in many capacities over the past decade, including his most recent positions including LIBOR President-Elect and Education Committee Chairperson. In 2002, Mel was named 2002 NYSAR Realtor Associate of the Year and in 2001 he was named the LIBOR Realtor Associate of the Year. Mel took the opportunity to thank co-workers, fellow Realtors and family members, especially his wife Caren, for all the support they have given him over the years.

The installation of 2004 Officers, Directors, Chapter and Division Presidents, took place next. Joseph Canfora, NYSAR 2004 President; 1981 MLS President and 1998 LIBOR President, installed the incoming LIBOR & MLS Officers, while Tony Smith, 2002 MLS President and 1997 LIBOR President, installed the LIBOR and MLS Directors and Chapter and Division Presidents.

HAVE YOU EVER LOST OR BEEN FORCED TO ACCEPT A REDUCED COMMISSION?

Seeking commission protections continues to be one of NYSAR's top legislative priorities. However, we need to document a strong case to the state legislature that our earned commissions are not being paid. At NYSAR's September business meetings the Commission Protection Working Group approved a motion to circulate a new petition to demonstrate the extent that our membership has lost or been forced to accept a reduced commission.

If you were ever not paid your fee/commission or were forced to accept a reduced fee/commission prior to or during a closing please:

- 1) print below your name, your local board and your total estimated fee/commission lost, and
- 2) return this completed form directly to LIBOR to the address or fax number below.

Name (Please Print): _____

Local Board _____

Estimated Fee Commission Lost: * _____

*Please include any legal costs you incurred while trying to recoup your lost or reduced commission.

PLEASE RETURN THIS FORM TO:
LIBOR, 300 Sunrise Highway, West Babylon, NY 11704
Fax: (631) 661-5202
This form is also available at www.nysarnet.com

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President's Message

By Mary E. Adams LIBOR President

A Glimpse of the Last 12 Months

As I write this column, there is a sadness and disbelief that this is my last month as your LIBOR president. For those of you who know me, the tears come quite easily, too! Yet looking over the last 12 months, there have been so many accomplishments that our Officers, Directors and your Board of Directors have succeeded in, that a firm and sincere smile and sense of knowing that this year 2003 was a year to be proud of, moves those tears away.



to attend this year, and am certainly in awe of all the Chapter Officers and Directors: \$10,000 raised for the Guide Dog Foundation-dog was named LIBOR; \$30,000 raised for the Habitat for Humanity; \$12,000 raised for Breast Cancer Research; \$10,000 raised for the Diabetes Foundation; \$4000 for Hospice, and the list goes on! The Education courses the Chapters offered were just superb, with classes on the Do

Not Call Registry, Ethics, etc.

I would like to thank the Executive Committee for all the time and effort dedicated to making this year a success! Thank you to LIBOR Board of Directors for your ideas, creativity and in helping make our Board better each year! Thanks to all the Chapter Presidents, Officers and Directors...you all make us shine! I thank the Chairs, Co-Chairs and committee members of each Committee this year for all your hard work and perseverance. Your volunteering time certainly did not go unnoticed by me!

Growing up, my mother taught my sister and I, to be grateful and thank God for special people that are put in our lives. For special people, even though we may not know why, are very rare to find. Well, she was right (as usual)! Those special people are sitting at 300 Sunrise Highway, West Babylon! I thank ALL the staff for their support, encouragement, ideas, and for all the work they do "behind the scenes." They all have enormous responsibilities, yet are always doing it with a smile!

Speaking of responsibilities, thank you to our CEO Joe Mottola. Your support of me throughout this year was not unnoticed. I am in awe of you for your composure, your professionalism, and more importantly for the enormous amount of work and undertaking you have each day. Thank you for all I have learned from you.

I know that 2004 will also be a successful and "banner year" for the membership, as well as our Officers, Directors, and Chapter leadership. Your 2004 President, Mel Farkas will lead you well, as will the strong Executive Committee behind him. One final thank you, to the President before me Pat Levitt. Thank you Pat, for your thoughts and direction, they will always be welcome and appreciated!

In closing, I wish each and every member a Happy Holiday Season, and a healthy, happy and productive 2004. I hope I served all of you well as your President. As always...I am as Proud to be a Realtor as you are.

On the Chapter level, words cannot express the amount of work, tireless efforts and certainly success that I have seen with each Chapter endeavor. These are just a few wonderful experiences that I was privileged

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Holiday Greetings

with best wishes for a Happy, Healthy & Prosperous New Year!

What a wonderful time to say Thank You...

To the clients who have placed trust in us.

*To our colleagues for the spirit of
cooperation they have shown us.*

*And especially to our sales associates,
who have worked to create another successful year.*

Thank you for keeping our family #1 in the field.

* Source: 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)

†Source: 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 preformed at the 90% confidence level.

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

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

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Century 21: named Entrepreneur Magazine's Number ONE real estate franchise organization!*

From Where I Sit

by Joseph E. Mottola, GRI

Chief Executive Officer, LIBOR/MLS



Surveys can be valuable tools in determining information about our members. From the information we gather, we can identify needs, interests and trends. If an organization doesn't know about its members and what's important to them, you become hopelessly out of touch and can't possibly serve them well. That's why you're seeing an increasing use of surveys as we attempt to fully understand who you are and how we can better enable you to be successful as a Realtor.

Recently NAR conducted a national Member Profile survey. We arranged for them to further concentrate on our Board area and give us a customized look at Realtors in our market. Here's a "snapshot" of our Board.

54% female-46% male with the typical age being 51 and working 41 hours a week. The median gross personal income from real estate sales and related activities for Realtors is \$45,900. (The median is the point at which 50% earn more than this number and 50% earn less.)

The typical Realtor sold two of her own listings; had four of hers sold by someone else and closed on four of someone else's listings. Typically she had a sales volume of \$2,141,000 and spends \$4,600 in total real estate expenses. The median number of sides completed by a Realtor is 12.

56% work for an independent non-

franchised firm and the majority have been with their firms for 5 years or more. 4% of Realtors receive dental insurance from their real estate firms; 4% receive disability insurance; 12% receive liability insurance; 12% receive health benefits; 3% receive life insurance; 5% receive paid vacations or sick days and 4% receive a pension, SEP or 401(k) plan.

74% of Realtors frequently communicate via email; 86% frequently use cell phones and 52% frequently use digital cameras. 71% report never having used wireless email systems such as Blackberry. The typical Realtor uses email to communicate with buyers and sellers 25-50% of the time.

We know that Internet web sites are increasingly valuable and 90% of firms for which Realtors work have websites. Additionally 43% of Realtors have their own personal website for real estate business purposes that is separate from their company's websites.

The use of technology is growing among our members and this survey touched upon it. However, because the information is so important, we are planning a more detailed survey in January. We need to insure that we are providing you with the right tools and programs to help you be successful. Look for it when you check your email.

"Member Profile survey gives us a customized look at Realtors in our market."

NAR Membership Nears One Million LIBOR Passes 20,000 Mark

The National Association of Realtors®, which has been America's largest trade and professional organization since the 1970s, is nearing one million members and has extended its lead significantly over the next largest contender. According to the latest membership data, NAR now boasts 907,738 Realtors, more than ever in the association's history.

The Long Island Board of Realtors®, the largest local Real Estate Board in the Country has passed the 20,000 member mark in 2003. In December 2003,

LIBOR reported 20,432 members, a milestone and a number that represents an increase of 36% over the past two years. In 2001 LIBOR's membership was 14,960.

Likewise, our MLS of Long Island has grown to 1,969 participating subscribers as of December 2003. One year ago, MLSLI reported 1,797 participants. If the rate of new offices joining the MLSLI remains consistent with what's been happening over the past year, the unprecedented 2,000 mark could be reached by early 2004.

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Executive Planner

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

All Chapter Meetings & Events are posted online at the individual chapter websites. Visit www.mlsli.com and 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.

DON'T FORGET...LIBOR now processes credit card reservations for all Chapter meetings & events FOR LIBOR MEMBERS ONLY.
Major credit cards accepted: VISA, MASTERCARD, AMEX & DISCOVER.

DECEMBER 2003

**12/10 — Wednesday
NASSAU NORTH SHORE CHAPTER
HOLIDAY PARTY —
"CELEBRATE THE SEASON!"**

6:30pm-10:30pm — Woodbury Country Club, Woodbury ~ Cocktail Hour, Open Bar, Networking, Dinner & Dancing (DJ)
- Cost is \$50.00 per person. RSVP: Linda Petralia @ 516-496-2022.

**12/11 — Thursday
LIBOR EXECUTIVE COMMITTEE**
9:30am — REALTOR BUILDING, West Babylon, 2nd floor conference room. Staff liaison: Lisa Gonzalez, ext. 350.

**12/11 — Thursday
LIBOR/MLS ORIENTATION**
8:30am — REALTOR SERVICE CENTER, West Babylon, Main meeting room. Staff liaison: Debbie Franco, ext. 364.

**12/11 — Thursday
WOMEN'S COUNCIL OF REALTORS
HOLIDAY CELEBRATION &
INSTALLATION OF 2004 OFFICERS**
12:00pm-2:00pm — North Shore Towers, Grand Central Pkwy., Floral Park ~ Networking Luncheon ~ Join us as we honor our 2003 Member of the Year, Affiliate of the Year & Sponsors. Fun & Prizes * Chinese Auction * Pot O' Gold * Door Prizes ~ Cost is \$25.00 per person * prepaid reservations please. RSVP: Marilyn Stein @ 516-922-9155, ext. 135.

**12/12 — Friday
NASSAU SOUTH SHORE CHAPTER
HOLIDAY PARTY —
"BACK TO THE BEACH!"**
7:00pm-Midnight — The Sands at Lido Beach ~ Cocktail Hour, Open Bar, Networking, Dinner & Dancing (DJ) - Charity Fundraiser to benefit "The Jason Foundation." Cost is \$59.00 members, \$75.00 non-members. RSVP: Marian Fraker-Gutin @ 516-868-6660.

**12/16 — Tuesday
LONG ISLAND COMMERCIAL
NETWORK**
8:30am — Golden Coach Diner, Huntington. Marketing Session & Networking breakfast. Cost is \$15.00 LICN Members, \$25.00 Non-members. RSVP: Sharon Langdon @ 631-424-0225.

**12/16 — Tuesday
CREDIT UNION BOARD OF
DIRECTORS**
3:00pm — REALTOR BUILDING, West Babylon, 3rd floor conference room. Staff liaison: Luisa Harman, ext. 371.

**12/17 — Wednesday
MLS BOARD OF DIRECTORS**
9:30am — REALTOR SERVICE CENTER, West Babylon, Main meeting room. Staff liaison: Lisa Gonzalez, ext. 350.

**12/24-25 — Wednesday & Thursday
CHRISTMAS EVE & DAY Observed
ALL BOARD OFFICES CLOSED**

**12/31-1/1/04 — Wednesday & Thursday
NEW YEAR'S EVE & DAY Observed
ALL BOARD OFFICES CLOSED**

JANUARY 2004

**1/13 — Tuesday
LIBOR NASSAU COUNTY DIVISION
BREAKFAST**
9:00am (check-in at 8:30am) — Milleridge Cottage, Jericho - Networking, Breakfast Buffet, Guest speaker to be announced. Agenda: Installation of 2004 Nassau Chapter Officers & Directors, Acknowledgment of outgoing 2003 Nassau Chapter Officers & Directors, Presentation of Chapter Distinguished Service Awards. Cost: \$25.00 prepaid, \$30.00 at the door. RSVP: FAX your credit card to Connie Aiello @ LIBOR: 631-661-5202 or email your credit card reservation to: caiello@mlsli.com.

**1/15 — Thursday
LIBOR SUFFOLK COUNTY
DIVISION BREAKFAST**
9:00am (check-in at 8:30am) — Watermill Restaurant, Smithtown - Networking, Breakfast Buffet, Guest speaker to be announced. Agenda: Installation of 2004 Suffolk Chapter Officers & Directors, Acknowledgment of outgoing 2003 Suffolk Chapter Officers & Directors, Presentation of Chapter Distinguished Service Awards. Cost: \$25.00 prepaid, \$30.00 at the door. RSVP: FAX your credit card to Connie Aiello @ LIBOR: 631-661-5202 or email your credit card reservation to: caiello@mlsli.com.

**1/22 — Thursday
LIBOR QUEENS COUNTY DIVISION
LUNCHEON**
12:00pm (check-in at 11:30am) — Verdi's Restaurant, Whitestone - Networking, Full Luncheon, Guest speaker to be announced. Agenda: Installation of 2004 Queens Chapter Officers & Directors, Acknowledgment of outgoing 2003 Queens Chapter Officers & Directors, Presentation of Chapter Distinguished Service Awards. Cost: \$32.00 prepaid, \$37.00 at the door. RSVP: FAX your credit card to Connie Aiello @ LIBOR: 631-661-5202 or email your credit card reservation to: caiello@mlsli.com.

**1/19 — Monday
MARTIN LUTHER KING, JR.'s
BIRTHDAY OBSERVED
ALL BOARD OFFICES CLOSED**

**1/22-23 — Thursday & Friday
PSC TRAINING**
9:00am — REALTOR SERVICE CENTER, West Babylon, Main meeting room. Staff liaisons: Dolores Demasco, ext. 352 and Joanne Rutherford, ext. 388.

**1/29-30 — Thursday & Friday
MEDIATION TRAINING**
9:00am — REALTOR SERVICE CENTER, West Babylon, Small meeting room. Staff liaisons: Dolores Demasco, ext. 352 and Joanne Rutherford, ext. 388.

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.

It's Been a Great Year!

Well, this is it, my last article for the REALTOR! Everything we do in life has a beginning, a middle and an end. While it is sad for me that this year is over, I am ready for a new beginning, a new phase in my WCR life! In 2004 I will be your New York State Governor. As Governor, I will sit on the National Board and represent New York State in all decisions that are made at the mid-year and annual meetings. My other duties as Governor will include chartering new chapters in the state as well as working with all existing local chapters in recruiting and retention of members. It is a big responsibility, but I look forward to the challenge! I have already been invited to Rochester and Buffalo later this month to participate in their installation meetings for their 2004 officers.

I chose to move up to the position of NYS Governor for several reasons. The primary focus of this position is recruiting and retention, two areas that those of you who really know me realize I am very passionate about. Currently, our Rochester Chapter is the second largest chapter in the country with 180+ national members. Last year they won awards for both retention and recruitment. It is my hope that the Long Island Chapter will win some of those honors this year, so when you receive your statement for renewal, please fill it out and send it in immediately. Please make a copy and send it to Debra Parisi at Hough & Guidice Realty, 355 Jericho Tpke, Syosset, NY 11791. If you are joining WCR as a new member, please be sure to send your completed application to Debra also, she will forward it to the National office. It takes a few weeks for National to notify us of your membership, and we want to be sure you are added to our mailing list immediately when you join!

The other reason I decided to become

NYS Governor was my love of the organization and all it has done for me. Through the Women's Council of REALTORS® I have grown and developed as a REALTOR® and as a person. I am now a nationally published writer and have won an award for one of my articles in *Communique*. I have been recognized both locally and nationally for my work on national committees and for chapter leadership. My biggest honor came at the LIBOR Installation when I received the REALTOR® Salesperson of the Year Award for 2003. I could not have attained this high honor if I had not been a part of the Women's Council of REALTORS® here on Long Island. I want to thank each of you for your support and encouragement throughout the year. It has been a pleasure serving as your president.

Before I close, I want to thank Connie Aiello, DonnaLee Wimmers, Tricia Chirco and the staff of LIBOR who help and support our organization throughout the year. Thank you also to our sponsors and affiliates who are always there for us and who help us with funding for all the great programs and events.

Moving on...Linda Rappaport & your 2004 officers are very busy planning the programs and speakers for next year. But they need your help. They want your ideas and input to set up the 2004 calendar and programs. Contact Linda Rappaport at 718-423-3130 for further details or to volunteer for a committee I hope you will make the commitment to become more involved in the Women's Council of REALTORS® in 2004 so you can get the most benefit from it. Take the time and make the effort right now to get more involved in this GREAT organization...the Women's Council of REALTORS®... "Where It All Comes Together!" Have a Very Happy Holiday & Best Wishes for Much Happiness in the New Year!



Women's Council of Realtors held an orientation and planning session at North Shore Towers on November 18th. Committees were formed to work on Program Planning, Newsletter and Membership Recruitment/Retention Campaigns for 2004. To volunteer for a committee or special project please contact Linda Rappaport at Greenthal Sales, NST, 718-423-3130

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LIBOR NEWS

Chapter & Division Report

The **WOMEN'S COUNCIL OF REALTORS** holiday celebration and installation of 2004 officers is Thursday, December 11th at 12 p.m. at the North Shore Towers in Floral Park. Join us as we honor our 2003 Member of the Year, Affiliates of the Year & Sponsors. Chinese Auction, Pot O'Gold, and door prizes. The cost is \$25 per person prepaid reservations please. RSVP to Marilyn Stein at 516-922-9155 ext 135.

The **NASSAU SOUTH SHORE CHAPTER** holiday party "Back to the Beach!" is Friday, December 12th at 7 p.m.

at the Sands at Lido Beach. Cocktail hour, Open Bar, Networking, Dinner and Dancing. Charity fundraiser to benefit "The Jason Foundation." The cost is \$59 per person, \$75 for non-members. Please RSVP to Marian Fraker-Gutin at 516-868-6660.

The **LONG ISLAND COMMERCIAL NETWORK** is having a marketing session and networking breakfast on Tuesday, December 16th 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 Sharon Langdon at 631-424-0225.

The **NASSAU COUNTY DIVISION BREAKFAST** is being held on Tuesday, January 13th at Milleridge Cottage, Jericho at 9:00am (check-in at 8:30am) - Networking, Breakfast Buffet, Guest speaker to be announced. Agenda: Installation of 2004 Nassau Chapter Officers & Directors, Acknowledgment of outgoing 2003 Nassau Chapter Officers & Directors, Presentation of Chapter Distinguished Service Awards. Cost: \$25.00 prepaid, \$30.00 at the door.

The **SUFFOLK COUNTY DIVISION BREAKFAST** is being held on Thursday, January 15th at Watermill Restaurant, Smithtown at 9:00am (check-in at 8:30am) - Networking, Breakfast Buffet, Guest speaker to be announced. Agenda: Installation of

2004 Suffolk Chapter Officers & Directors, Acknowledgment of outgoing 2003 Suffolk Chapter Officers & Directors, Presentation of Chapter Distinguished Service Awards. Cost: \$25.00 prepaid, \$30.00 at the door.

The **QUEENS COUNTY DIVISION LUNCHEON** is being held on Thursday, January 22nd at Verdis Restaurant, Whitestone at 12:00pm (check-in at 11:30am) - Networking, Full Luncheon, Guest speaker to be announced. Agenda: Installation of 2004 Queens Chapter Officers & Directors, Acknowledgment of outgoing 2003 Queens Chapter Officers & Directors, Presentation of Chapter Distinguished Service Awards. Cost: \$32.00 prepaid, \$37.00 at the door.

RSVP: FAX your credit card to Connie Aiello @ LIBOR: 631-661-5202 or email your credit card reservation to: caiello@mlsli.com.



NAR RPAC Trustee, Audrey Livingstone (center) presented 2003 LIBOR RPAC Committee Co Chairs Kathy Engel (left) and Pat Levitt (right) with awards for raising the most RPAC dollars ever here at LIBOR. The total RPAC dollars collected were \$178,000.



The 2003 LICN Realtor Member of the Year award went to Sharon Langdon of Millennium Homes in Bayshore. Presenting the award to Sharon is 2002 recipient Ray Manzoni (left) of Manzoni Real Estate in Mount Sinai.



The 2003 Community Service Award went to Mohsen Zandieh of Arash Real Estate in Little Neck. Presenting the award to Mohsen is 2002 recipient Mathew Arnold of Dutch Door Realty in Bayshore.

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Richard P. Dallow



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MLS Info Line

By James Netter
MLS President

Look What (We) Accomplished This Year

December marks the end of our business year and for me the end of my year as your MLS President. I don't mean to be trite but the year has flown by and it seems a blur of meetings, exploration of new ideas, discussions and decisions. I looked back at my first Presidential column and I remembered that I wrote about "change" and how the industry and the MLS had to adapt.

In my year I had the opportunity to meet many Realtors involved in large MLSs like ours. In Houston, Washington and San Francisco, the exposure I was afforded and the exchange of ideas proved invaluable. We accepted the fact that consumers wanted more and more information and so we are moving to provide Realtors the option of putting addresses on our public website and furthermore are adding a mapping component. We also told those consumers (potential buyers and sellers) what the benefits of Multiple Listing were, with an extensive billboard campaign.

We know that a "state of the art" Stratus system is essential to our business. We added a "Fax Attachment" capability which can greatly simplify the exchange of documents in cooperative transactions. We added Archives of prior listings that were on MLS back to 1991 and pictures of those listings from 1995 on. We never stop examining how we can improve your tools.

We looked at and modified some Rules

and Procedures to better facilitate cooperation in the market place. This is an ongoing process because our business is not static but dynamic. We're examining the role of the Zone Chairs so they might better assist you. We also try to promote education and processes that will help you in your business. We explained how the public uses our website and wants to deal with Realtors through email contact. We promoted the use of websites and stressed the importance of your being technologically aware. We recently

"We accepted the fact that consumers wanted more and more information."

approved participating in an in depth survey of your "technology profile" which will determine what you use and what you'll need so we can deliver it.

Financially, we operated a very efficient Service and together with the tremendous growth in offices and agents were able to provide our participating offices with over \$300.00 in credits on their bills and lowered office dues as well.

2003 proved to be a banner year for housing, our participating Realtors and our Multiple Listing Service. I'm pleased to have been a part of the success of our MLS together with a group of dedicated officers, directors and staff. I thank you again for the honor and the trust you placed in me to serve as your MLS President. It was a challenging, enlightening and above all rewarding experience. I tried my best to do the best for all of you.

INVENTORY CLEAN-UP FINES

As of 12/1/03 these are the fines that have been levied for the Inventory Clean-up Program:

Fine Amount	# of Fines
\$200	105
\$100	37
\$50	455



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News & Views

MLS Directors Approve Subsection to Rule 301.2

Now that listings are broker loaded, there has been a resurgence of owner's name not appearing on listings.

Years ago, a policy was established stating that if an owner did not want their name on the listing, the owner had to complete a handwritten letter to the MLS to that effect.

When MLS staff was responsible for loading the listings, each form was reviewed and the arbitrary elimination of the owner's name was caught. This is no longer the case.

The MLS Directors recently approved the addition of a subsection to rule 301.2. Rule 301.21 states, "The owner(s) name(s) must be on the listing agreement unless the owner specifically requests in a letter handwritten by the owner and signed by the owner that it is not to be published."

VOW Policy Extended

During the National Association of Realtors Annual Meetings and Conference held in San Francisco last month, the NAR Board of Directors voted to move the mandatory deadline for MLSs to adopt a virtual office Web site (VOW) policy to July 1, 2004, from the original Jan. 1, 2004, date. The extension gives MLSs, especially small MLSs, more time to implement the policy.

A Virtual Office Websites ("VOWs") are Internet sites operated by MLS participants through which they conduct online brokerage, enabling them to establish relationships and work with clients and customers in cyberspace in ways similar to how real estate professionals interact with clients and customers in a "brick and mortar" environment. Consumers accessing VOWs can search and view MLS listing data after registering and providing their name and email address. A VOW can be a website

or a page on a website.

Buyer Broker Should Be Reported As Selling Broker

There has been some confusion regarding how a sales transaction should be entered in the MLS system in which a buyers broker is involved in the sale as the cooperating broker.

When a sale is recorded in the MLS system in which a buyers broker is the cooperating broker they must be shown as the selling broker. This is the case regardless of where the commission comes from.

The definition of a selling broker is "The broker who successfully finds a ready, willing and able buyer for a property (may or may not be the listing broker)".

Failure to report this correctly would be a violation of the MLS Rules. If the cooperating broker is not given credit and the listing office uses Market Share reports, this could be a violation of Article 12 of the Code of Ethics "failure to present a true picture in their advertising and representations to the public".

Build Your Own Website

Stratus Agent/Office Web Page Builder features an easy to use editor that allows you to create a personalized web site within minutes, without coding or programming. Once the site is created and published on the web, it may be edited at any time. Visit the INFO Center on Stratus and click on Agent/Office Web Pages for more information.

Print List of MLS Zones By Town

Here's where to find the list of MLS zones in town order:

- 1) From Stratus, click on the LIBOR Button (next to Log Off)
- 2) Click on the Documents on Demand button on the left menu
- 3) Click on Document #110
- 4) Click on File/Print

MLS Q&A

Q. I have an offer on a listing that I'd like presented. The Listing Realtor said I must tell her what the offer is before they will arrange to have it presented. Do I have to disclose what the offer is?

A. No. MLS Rule 703.3 states: "The Selling Participant, or his sales associates, are not required to disclose the name nor any of the terms of the offer prior to the actual presentation. (11/18/93)"

ATTENTION: MLS Participants

Applications are now being accepted to serve on a 2004 MLS Committee. A copy of the committee application is available in the most recent LIBOR Bulletin, or you can obtain a copy via Documents on Demand at 631-661-9126, document # 120.

Dear MLS Participant:

MLS Participant Fee Submittal will be accepting participants to our various committees for 2004. On the reverse side you will find a brief description of the committees.

With sales associates and existing brokers being required to contribute to our organization, we cannot ignore the need for **MLS PARTICIPANTS** to serve on committees. The maximum fees are set by the Committee & Finance Committee.

Although ideally every Participant should be able to meet this requirement there are not enough openings to allow that. Please be aware that if you are not selected you will keep your name in the list for a vacancy period during the year.

PLEASE NOTE: If you are presently serving and would like to continue on the committee please submit the fees below. Applications are not automatically carried over.

Name

Title

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City

State

Zip

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Fax

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I am an MLS Participant and I would like to be considered for appointment to the following MLS Committee(s):

MLS Rule & Procedures

MLS Marketing & Promotion

MLS Technology & Services

MLS Education & Training

MLS Finance & Administration

MLS Other

Other (Specify)

Signature

Date

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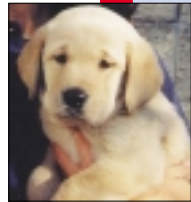
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Realtors Making A Difference In 2003

Suffolk North Shore Chapter Raises \$10,000 for Guide Dog Foundation

This year, the Suffolk North Shore Chapter held their first annual Golf and Tennis Outing which helped them raise \$10,000 earmarked for the Guide Dog Foundation for the Blind in Smithtown. At first, the original goal was to raise \$6,000, which is the amount required to actually get to name one of the dogs, however, through the Chapter's hard work, they exceeded their goal by an additional \$4,000. Pictured here is "LIBOR," a beautiful Golden Lab born on September 4th



"Helping others is, of course, virtuous and noble. But what's more is that the givers often say they benefit as much as the receivers."



Realtors at First Choice Realty in Fresh Meadows participated in the annual Making Strides Against Breast Cancer Walk a thon held on October 19th. They raised over \$12,000 which was donated to the American Cancer Society.

The Eastern Chapter of the Long Island Board of Realtors held a very successful fund-raiser for Breast Cancer, with proceeds being donated to Long Island Cancer Center at Stony Brook University. The event was held at Atlantica Restaurant on Dune Road, Westhampton Beach on November 14th from 6 to 11 PM. There was live music, cocktails, dinner and dancing with many raffle prizes. All in all, 130 people who attended raised \$12,500! A special thanks to all who attended and supported us. Chairpeople were: Doreen D'Andrea, Phyllis A Singler, Gary Knotoff, Charles Conigliaro and Gerry Sapanaro (President Elect).

The Long Island Realtors Federal Credit Union held their Annual Toy Drive for the Hispanic Counseling Center in Hempstead. Pictured here (L to R) are LIBOR employees Berta Oaks and Luisa Harman



Century 21 Fisher Friendly Realty located at 62 Rockaway Avenue in Valley Stream is serving as a drop off point for the U.S.M.C. Toys for Tots program. We are accepting donations of toys from November 15th until December 15th.



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HABITAT FOR HUMANITY

In the spring of 2003, the Long Island Board of Realtors®, together with the Huntington Chapter, pledged \$30,000 to sponsor a Habitat for Humanity house that was being built in Huntington Station for Mr. and Mrs. Mora and their three children. Many Long Island Realtors have given their time and money to see this project through. The house, whose walls were raised on May 16th, is almost ready for occupancy and the goal of raising \$30,000 has been met.

8th Annual Realtor Rumble Raises \$10,000 For Diabetes Research

In July, Realtors attended the 8th Annual Realtor Rumble that was held at Syosset Lanes. \$10,000 was raised for diabetes research. The fundraising event was a big success due in part to the special efforts made by Realtors: Peter Caruso, Pat Levitt and Carrie Chicurel, who chaired the event. Special thanks to all of the Chapter's that donated to this event: Nassau So. Shore, Central Nassau, Nassau Central, L.I. Commercial Network, Queens No. Shore, Nassau No. Shore, Eastern Suffolk, Huntington, Western Queens and Queens No. Shore.

Daniel Gale Real Estate to Partner with "Phones For Life"

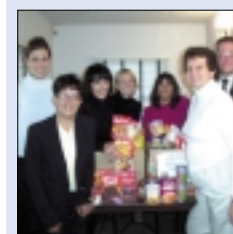


Phones for Life collects old, used cellular phones from donors, along with the recharging units, reprograms them for 911 use and then distributes them to senior citizens 65 years of age and older.

Dress for Success at Daniel Gale Real Estate participated enthusiastically in a "Dress for Success" clothing drive. Donations of gently worn designer suits, coats, blouses, and belts were collected and donated to the not-for-profit Dress for Success organization. Want more information, visit http://www.dressforsuccess.org/how_to_do_nate/.



The Central Nassau Chapter completed a very successful food drive this summer. Real estate offices from all over central Nassau County collected food for this endeavor. All of the food was donated to the Mary Brennan Inn which is a part of the Interfaith Nutrition Network. This network feeds 200- 250 people a day.

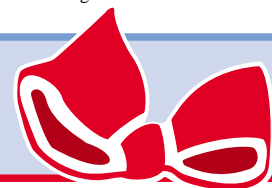


The office staff of National Homefinders M&D Properties in Moriches along with (l-r) Cozette Hulse, Kate Koplinka, Rosemary Williams, Donna Wolfe, Patti Albert, Dan Homan and Sara Homan, join in the spirit of giving this Thanksgiving season collecting food that will go to local food pantries.



Realtors Sue and Vince Panettieri of Vin-Pan Realty, Inc. raised over \$19,000 during their 19th Annual Fundraiser for M.D.A. held in September at the California Pizza at the Walt Whitman Mall in Huntington.

The Suffolk South Shore Chapter of LIBOR raised over \$4,500 this year that they donated to three local Hospice Centers. Additionally, the Chapter raised \$2,900 for a fellow Realtor® who has been battling cancer.



Prudential Douglas Elliman Real Estate contributed \$15,000 for the Family Service League(FSL) by hosting an event called "Taste of the Hampton." The event was held in the summer at the Wolfert Estate Vineyard in Sagaponack. This event raised a total of \$72,000, which goes toward to care for individuals, children and families across Suffolk County.



Coach Realtors Donates \$10,000 to the Guide Dog Foundation for the Blind, Inc. Pictured here: Lori Andrews (GDF), Lawrence P. Finn Jr. (owner, Coach Realtors), Lawrence P. Finn (Director of Corporate Services, Coach Realtors) and Erin Cleary (GDF).

Rita Tsoukaris, of the Hough & Guidice Realty Centereach office held the Second Annual Dinner Dance on Saturday, October 18th that benefits the Town Of Brookhaven Wheelchair Athletic Program. The event raised over \$11,000 for this program and because of her efforts, Rita was given proclamation by state and local leaders for her contribution to the program and her community.



The Guild of St. Francis Hospital in Roslyn NY held "A Day at The Races" at Belmont Park on October 9th, 2003. All proceeds of this event went toward the Emergency Department of the hospital. Daniel Gale Real Estate sponsored the 5th race, with over twenty agents attending the event. Pictured in the winners circle with the rider and owner are: Carol Tintle, Vice President; Bonnie Doran, Vice President; Pat Petersen, President & CEO



Goodstein Realty Sponsored Race #6 at the 17th Annual Day at the Races held on October 17th at Belmont Race Track. Proceeds from the Race went to the Big Brothers Big Sisters of Long Island, an organization that has been the premiere mentoring agency for many children in need of additional support and guidance.



Code A.M.B.E.R. (America's Missing: Broadcast Emergency Response) Richlin Real Estate and Richlin Appraisals in Selden have teamed up with CodeAmber.org to participate in a one day national event scheduled for December 13th, where they will be distributing DNA Identification Kits free of charge to families in the community. Code Amber programs such as this one are designed to promote child safety awareness. For more information call Richlin Real Estate at 631-698-5656.



For the past 6 years Re/Max West has had a Silent Auction to Benefit the Children's Miracle Network at our annual Christmas Party. We are having another auction at our party on December 1, 2003 and hope to beat last year's figures of \$3,200.00 collected. 100% of all monies collected go to the Schneider Children's Hospital at Long Island Jewish Medical Center where one of our agents Barbara Bach volunteers her time as well.



Susan and Jay Helsing, owners of Custom Real Estate Group of Merrick and Long Beach, chair the Annual Merrick Kiwanis Club "Gift Wrapping Central" in Roosevelt Field. Volunteers help to wrap more than 6,000 packages during the holiday season, raising over \$150,000 over the past six years. Monies collected go to many worthwhile community projects. Anyone interested in "wrapping for charity" can contact Realtor Susan Helsing at 516-868-7722. Pictured here is Jeanette Schneider, mother of Susan Helsing.

TECHNOLOGY

Techno-Bits

A Picture Perfect Guide to Digital Cameras

By Chris Leporini

In the market for a digital camera, but not sure which model to choose? Digital Photography Review, <http://www.dpreview.com>, a comprehensive Web site devoted to digital camera news and reviews, can you bring your search into focus. Whether you need a basic, point-and-shoot model to snap photos for your Web site or require a more sophisticated model to capture images for print brochures, you can use the site's resources to make an educated purchase. The site also provides comments from other users, so you can read first-hand accounts of how products function in the field.

If you have some idea about the price range and features that you need, but aren't familiar with specific models, then you'll find the "Buying Guide: Features" search especially valuable. It allows users to make side-by-side feature comparisons, selecting from a list of over two dozen criteria, such as pricing, battery, storage space, image resolution, and ISO ratings, and manual focus options. The site then pulls up side-by-side comparison of models that meet your criteria. Each entry includes an image of the camera, as well as its technical specifications. You can also select camera models by name, by choosing "side-by-side" from the Buying Guide menu. For instance, you can instantly compare features for the Ricoh Caplio RR1 and the Pentax Optio 330 and see that although the two cameras are comparably priced, the latter offers additional features, including voice annotations and greater flexibility in lighting.

The guide also features user comments and ratings, based on a five-star

system that averages scores in the following categories: construction, features, image quality, and value for cost. This is a great way to get insights into each model's quirks and capabilities, from owners who have used the product. And fortunately for photography newbies, the guide has links to the site's glossary section, which helps you understand unfamiliar terms.

Users looking for more advanced descriptions of specific camera models can turn to the site's meticulously detailed product reviews. The reviews are written by Digital Photography Review's editor Phil Askey, who puts digital cameras through their paces via a series of quality tests. His reviews typically span 15 pages, or more, in length and cover overall design, controls, features, and specifications. This might equal information overload for casual users, but if your interest in digital photos goes beyond just getting a clear picture to post on the MLS, you'll be in nirvana. If the detail is too much for you, reviews also include a conclusion page, where you can find a bottom-line evaluation of the camera's pros and cons. You can also click to the "Galleries" section to see sample photographs by Askey using different camera types.

The site contains several other features that you can use to build your digital photography knowledge. It maintains 24 discussion forums, dealing with everything from camera techniques to tips on using familiar brand names such as Minolta, Fuji, and Canon. Users can also subscribe to an e-newsletter to stay current on the latest news, events, and product reviews. Finally, the "Learn" section contains articles on camera techniques, photo printing, and lighting.

Source: *Realtor Magazine*

SITES TO SEE



Few real estate sites have enjoyed the immediate brand recognition held by www.realestatejournal.com. The site's creators have leveraged content from the Wall Street Journal and wsj.com to create an expansive guide to real estate buying, selling, management, and investing.

While many trade sites track commercial news in a broad manner, it can be a challenge for those seeking local details or multiple perspectives on new deals or key industry issues. The slightly sloppy, but highly addictive, www.Rebuz.com is a welcome option, aggregating multiple, highly localized news outlets and other commercial real estate resources.

If relocation is an important part of your business, staying abreast of the latest issues facing corporate relocation executives is a great way to gain a competitive edge. For insider insights, a great place to visit is the Employee Relocation Council (ERC) Web site at <http://www.erc.org/>.

Irresponsible owners have placed pets in the doghouse as far as most landlords are concerned, but a "no pets allowed" policy may cost you business. The Humane Society's www.RentingWithPets.org site that provides articles, forms, and other

resources landlords

can use to develop a fair pet policy.

Although smart growth initiatives may not immediately affect your sales, their long-term consequences can alter the balance between supply and demand or raise the cost of homes in your area. Smart Growth www.smartgrowth.org/Default provides resources to help you develop an understanding of smart-growth issues and to keep track of initiatives in your area.

The last minute discovery of an undetected construction fault or a defect, such as mold, can kill a deal or knock thousands of dollars off the sale price. If you want to build your residential construction knowledge so that you can spot potential problem areas early on, turn to the National Association of Home Builders (NAHB) Research Center's ToolBase Services page <http://www.toolbase.org/index-toolbase.asp?TrackID=>

Backed by CB Research, Ellis, Tortowheaton Research, www.tortowheaton.com, is a leader in market research, analysis, and econometric forecasting across multiple property types. Its home page offers several free areas for real estate practitioners who want to keep their fingers on the pulse of commercial activity.

Why Realtors Should Respond Instantly To E-mail Leads

By Lawrence Schoeffler

If the purpose of your web site is to increase your business, you should strive to respond to all e-mail leads as close to instantly as possible. And auto-responders don't count. Actually, they make it easier for your competitors.

Put yourself in the shoes of an online consumer, looking for real estate information. You're on the Web, surfing around. You find a few sites about real estate for the town or neighborhood in which you actually want to live. Suppose you see a listing that interests you? You fill out a form: "Can you tell me more about this property?" You click and off it goes.

You keep surfing. You find another Realtor's web site about the area; there's an awful lot of them, you notice. As you are looking at this other Realtor's site, your e-mail program lets you know: "You have new e-mail messages."

Of course, you check to see what it is. It's from the Realtor you just sent the e-mail to! Amazing! You read it with anticipation: "Thanks for asking for more information on the property! You've already seen all the basic details of the home, but what the listing doesn't mention is that the kitchen has skylights, making it really bright and open, along with a great walk-in pantry. Appliances are brand new. Do you have kids? It's only three blocks away from a great school! Plus this is a choice neighborhood. The other neighborhoods have all been increasing in value - this one is next. You can get into this neighborhood before prices start to jump..."

You think, "Yes, I have kids! Wow, close to a good school, that's great..." Excitedly you e-mail the Realtor back: "Yes, I have two children, ages 4 and 7. Is that an elementary school? What other homes are available in that neighborhood?"

It's done. The online relationship between Realtor and homeowner has begun. The Realtor responded personally, and basically instantly, and in return you divulged real and personal information. It won't be long before you send your phone number. The other

Realtors never had a chance.

And forget auto-responders! If you think they cut any ice with consumers, you're mistaken. Imagine again you are the same online consumer, and you just sent out an e-mail to a Realtor you've never met. Just like before, your e-mail program alerts you shortly after the e-mail was sent, "You've got mail!" Only this time the e-mail reads, "Thanks for e-mailing me! I'm a great Realtor. I'll get back to you soon!" How many heartbeats does it take you to hit "delete" and go back to the other Realtor who responded personally to you?

Now I know that responding to e-mails instantly requires you to be sitting at the computer all day long. But online success takes commitment. If you talk to any Realtors who actually make good money from the Web, they'll tell you the same thing: You have to dedicate yourself to it. A Web site isn't magic. You have to work it properly, just like anything in business.

What many successful online Realtors do is hire an assistant. The assistant sits in front of the computer, stimulating and starting relationships with potential clients via e-mail when you can't. I know many top Realtors who have two or more assistants handling leads in this manner.

If your site is generating leads but you are having a hard time converting leads to sales, it could be something as simple as making sure you respond to e-mails personally, and, ideally, as close to instantly as possible. I can't tell you how often I hear about how poorly Realtors respond to e-mails. It's almost a cliché: "I sent out 10 e-mails and only one Realtor got back to me the same day! Most never even responded." I know one highly successful online Realtor - with two full-time assistants - who regularly tests how responsive other Realtors are, just to check up on her competition. She has told me that most Realtors respond in either 6 or thirteen days - if at all! I'll tell you this: If you check your e-mail once a week or twice a month, you will never make a dime off your Web site.

Source: *Realty Times*

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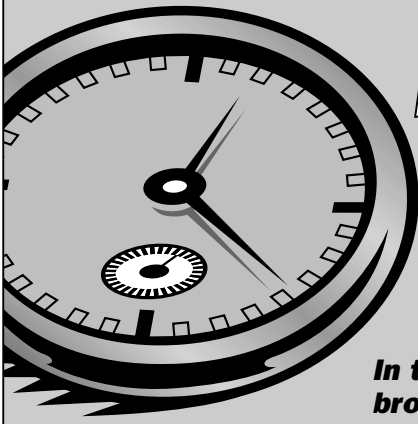
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This & That

In November, sales agents from Coach Realtors completed their Senior Real Estate Specialist training and received their SRES designation. Their names: Georgianna Finn, Dorian Schneider, Lucille Kollmer, Kathleen Doerrrie, Cathleen Whelan, Betty Davenport, Francis Lee, Angela Nelson, Pat Dolan, Katie Maher, Valerie Van Cleef, Blanche Sapan, Belinda Hammer, Linda Ruckh, Brian McElroy, Jyll Kata, Mary Trester, Lorraine Connolly, Pat Oliva, Lynn Franco, Sheryl Gluck, Lois Hanson, Alice Wilkens, Andrea Brovotto, Adele Rosenberg, Kathy Coumou, Judy Edge and Barbara Szumski. Also, Larry and Georgianna Finn, owners of Coach Realtors, proudly held the grand opening of their newest office location in Williston Park. The event was held to celebrate a six month and \$150,000 investment to more than double the size of the previous office. The new office is a state-of-the-art real estate facility, offering the finest technology and interior design. At a recent event hosted by the Long Island Regional Business Partnership at Farmingdale State University, Carolyn Weber, Vice President of RE/MAX of New York, Inc. had the opportunity to meet and speak with New York Secretary of State Randy Daniels. Secretary Daniels addressed a group of local business leaders about economic development, the economy and other issues that are impacting the Long Island businesses community. RE/MAX International and RE/MAX of New York, Inc. recently announced a comprehensive education program covering new home



L to R): Georgianna and Larry Finn (owners of Coach Realtors) and Charlotte Van der Waag (Branch Manager) cut the ceremonial ribbon at the grand opening celebration..

construction, sales and marketing now available through RE/MAX Mainstreet, the network's proprietary extranet for members. The is a four CD-ROM program developed by new home sales expert Dennis Walsh that earns the internationally-recognized CNHS designation. The CRS organization also recognizes this course as a two-day CRS class and upon completion, applies appropriate credit toward the Certified Residential Specialist designation. Century 21's President and CEO Van Davis came to the East End of Long Island last week to congratulate 100 sales associates from Century 21 Agawam Albertson for a successful merger of the North Fork and South Fork agencies and the best sales month on record in terms of revenues. RE/MAX of New York, Inc has announced that David De Phillips of Garden City, recently

joined the company's franchise sales division. As a franchise consultant, David DePhillips will establish RE/MAX offices in untapped markets and assist new offices in developing growth strategies. LIBOR/MLS has a new face, Angela Dell'Italia as the 346 RSC Supervisor. Angela joins LIBOR/MLS after ten years with Astoria Federal Savings Bank. Welcome Angela. LIBOR/MLS would also like to congratulate employee Denise

Rivera and husband Ralph on the birth of their second son Nicholas on December 2nd.

Obituaries

We regret to inform you of the passing of Barbara (Barbie) Chechile, Lynda Baker Realty in Hicksville. Services were held on November 18th in Woodbury. Messages of condolences may be sent c/o Lynda Baker Realty Corp, 386 S. Oyster Bay Rd, Hicksville, NY 11801.

We regret to inform you of the passing of Peter Wohnsigl, Husband of Helen Wohnsigl, Coach Realtors, Smithtown. Shiva was held on November 24th and 25th.



Andrew Hickey of Century 21 Laffey Associates in Hicksville won the RPAC Mini-Sweepstakes. RPAC contributors that contributed to RPAC between October 4th and November 17th were eligible to win the prize, a \$250 AMEX gift check. Congratulations Andrew!

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COUNSELOR'S COMMENTS

by Howard W. Goldson
Goldson, Nolan Associates, LLP

Year End Tidbits

DO NOT CALL/BUYER'S BROKER

Comments by the Federal Communications Commission have raised a question as to whether a buyer's broker can call a FSBO or any other homeowner whose name is on the do not call list. The Federal Trade Commission at first indicated yes, but the Federal Communications Commission has indicated no. NAR is seeking clarification on the question. In the interim, be safe; do not call.

SMALL CLAIMS JURISDICTION

Effective January 1, 2004, the mone-

tary jurisdiction of the small claims court will be increased to \$5,000. This should be helpful to Realtors who prior to this change had to reduce their claims to come in the jurisdiction of the court.

SELLING BROKER'S RIGHT TO PARTICIPATE IN THE PRESENTATION OF AN OFFER

The MLS recently amended its rules to provide that absent a written request from a homeowner to the contrary, the selling broker has the right not only to be present but also participate in the presentation of a purchaser's offer to the seller.

LIBOR Invites You To... Ask Our Attorney...

Q: If an apartment is advertised for rent in a local newspaper, are we permitted, as Realtor or broker, to call the number listed in the ad if that number is on the national do not call list? Similarly, if a home is advertised as For Sale, can we call the listed number and ask if we can help to try to sell the property as an Open Listing?

A: Whether an owner is advertising an apartment for rent or a house for sale as a FSBO is not a basis to permit a Realtor to call and solicit a listing on the property when the telephone number appearing on the ad also appears on the national Do Not Call List or, if said telephone number is contained on the Realtor's company specific Do Not Call List. There are only 4 situations which permit a Realtor to call somebody whose name is on the Do Not Call List. Those 4 situations are as follows:

1. The Realtor has written permission from the person to call that specific telephone number.
2. The recipient of the call is personally known to the Realtor. That means there must be a specific personal relationship between you and the person you are calling.
3. You have closed a transaction with the person called within 18 months of the date that you placed the call or
4. The person to whom you are calling has made an inquiry (answered an ad or attended an open house, etc.) within 3 months prior to the date that you make the call.

If the person to be called does not come within one of the above 4 exceptions, you may not call someone whose name is on the Do Not Call List. This is so even if that person is advertising in the paper for people to buy or rent their property.

Consumer Credit Reform Legislation To Make Credit Files More Accessible To Home Buyers

By Kenneth R. Harney

Congress recently passed the most far-reaching reforms to the American consumer credit system in three decades, and homebuyers, Realtors and lenders will be among the key beneficiaries.

Besides guaranteeing every consumer the right to request and obtain one free copy of his or her credit files from the national credit bureaus per year, the new legislation also mandates consumer access to credit scores. Under current law, by contrast, only a few states require the bureaus to provide free credit files once a year, and only California requires disclosure of credit scores.

The Fair and Accurate Credit Transactions Act of 2003, approved just before the Thanksgiving recess, sets up key procedures regarding credit reports and score disclosures:

- The credit industry, with oversight by the Federal Trade Commission, must create a single centralized contact point or organization to handle consumer requests for free files expeditiously. The central source will have to provide a toll-free telephone line to receive consumer requests, and then quickly respond with copies of a consumer's credit reports from Equifax, Experian and Trans Union, the three national credit repositories.

- Once a request for free credit files has been received, the central source or the bureaus will have to provide the reports within 15 days. When subsequent requests for correction of errors or outdated information are received from consumers, "reinvestigations" by the bureaus will need to be completed within 45 days.

- Each free credit report will be accompanied by a summary of the consumer's federal credit rights, prepared by the FTC, plus a toll-free number for additional help or information.

- When a consumer requests credit reports but no credit scores, the bureaus will be required to inform the consumer that one or more scores may be available in connection with the reports, though for a "reasonable" fee.

• Whenever the number of recent "inquiries" — credit report requests by creditors or other users of credit reports — negatively affects a borrower's credit scores, the consumer will have to be informed by the credit bureaus involved.

The legislation also contains major new consumer-protection rights, including mandatory disclosures whenever a creditor sends negative information to a credit bureau about a consumer's account. The disclosure will have to be made no later than 30 days after the negative information is sent by the creditor to the national bureaus. Consumers who disagree with the content of the negative report — for example, they disagree that their payment was late or never sent — can then dispute the reports.

The bill also establishes important new "risk based pricing" safeguards designed to protect mortgage applicants who are evaluated by electronic underwriting systems, now in widespread use by lenders. Whenever a home loan applicant is quoted rates and terms by an electronic system that accesses their national credit files, and those terms are "materially less favorable" than what applicants with excellent credit receive, the loan applicant will have to be informed of the situation. The disclosure can be oral, at the time of application, or made electronically or in writing later.

Borrowers who apply for a "specific" rate or term — say six percent fixed-rate for 30 years and one point — and are granted that rate, will not receive disclosures, even if problems in their credit files deny them the chance at an even lower rate or fees.

These and other provisions of the new legislation should be excellent new tools for Realtors and their home buying customers. Not only will credit files and scores now be more readily accessible and less mysterious to loan applicants, but buyers will have opportunities to see and challenge erroneous credit file data that may hurt them at the mortgage application table.

That, in turn, should help them qualify for the loan terms they need to purchase the house they want.



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ETHICS...This Month's Topics

Case #1-16: *Obligation to Advise Client of Market Value*

Realtor A listed Client B's house at \$136,000. The house was sold to Buyer C, who met Client B at a cocktail party a month later and told him that he had just been offered \$148,000 for the house but declined the offer feeling that if he decided to sell, he could do considerably better.

On the basis of this information, Client B charged Realtor A with unethical conduct in not having advised him as to fair market value and pointing out that the offering price was considerably below market value. The Board's Grievance Committee referred the complaint to the Professional Standards Committee for hearing.

The Hearing Panel reviewed the facts. At the time the listing contract was signed, Realtor A advised his client that he had not recently been active in the part of the city where the house was located and that before fixing the price definitely it might be well to have an appraisal made, but the client declined saying that he felt \$136,000 was a fair price.

Realtor A's defense was that he had indicated the desirability of an appraisal to determine a fair asking; that he had indi-

cated he was not active in the neighborhood where the home was located; and that while he had a feeling that the client might be placing a low price on his property, he felt his professional obligations to the client was discharged when he suggested having an appraisal made.

If was the finding of the Hearing Panel that Realtor A's defense was valid and that he was not in violation of Article 1.

Case #1-17: *Listing Property at Excessive Price*

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

He advertised the property, held it open on weekends, had many inquiries about it, and showed numerous prospective buyers

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

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

Client A accepted the offer and com-

plained against Realtor B to the local Board of Realtors, charging Realtor B with misinforming him as to fair market value apparently as a means of obtaining the listing of his property.

At the hearing, the facts as set out above were not disputed. Questioning developed the additional fact that at the time of the original listing Realtor B had not gone through the house to make a systematic appraisal of opinion of value, and that his recommended offering price was not based on a systematic review of sales in the neighborhood. Members of the Hearing pointed out that the neighborhood in question was a development of houses, basically the same in size and quality, that had been put on the market about 10 years earlier at prices varying from \$145,000 to \$150,000; that good location and land development practices had maintained a good market for resales, but there was no indication that any property in the immediate neighborhood had been resold for as high as \$160,000. When told that circumstances tended to bear out the complainant's charge that Realtor B's recommended price was a stratagem to obtain the listing, Realtor B's defense was that he felt he had a right to take an optimistic view of the market.

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

A Looming Deadline

Don't Wait Until the Last Minute to Meet NAR's Ethics Education Requirements

Remember the story about Chicken Little. She's the children's storybook character who ran around telling her friends, "The sky is falling. The sky is falling!"

It's a good story for kids. They learn the value of rational thinking. And even though most of us know the story well, as adults, we all have Chicken Little moments and know others who seem to perpetually see the worst.

Panic most often spreads as deadlines approach, and guess what: There's an important ethics education deadline looming for our membership. I urge all of you to begin planning now, lest you find yourself or your colleagues running around yelling, "The deadline is here! The deadline is here!"

The story of this ethics deadline begins in 1997, when Russ Booth, then president of the National Association of REALTORS®, appointed a task force to look at how NAR's Code of Ethics was enforced and understood.

The group, concerned there was an overall lack of understanding of the Code by REALTORS®, recommended NAR establish ethics education requirements. Under the rules, which were approved by the NAR Board of Directors in 1999, the following was adapted:

1. New licensees must review the Code before becoming REALTORS®, during new-member orientation. A few associations grant "provisional memberships," which allow new members to meet such requirements after joining.

2. Existing NAR members must study the Code in order to retain REALTOR® status.

The latter, which became known as the quadrennial ethics requirement, is significant to those of us who've been around for a while. Its mandate is straightforward: Every four years, all REALTORS® must complete ethics training. For current members, there's a two-and-a-half hour course, and the first

four-year cycle ends Dec. 31, 2004.

If you fail to meet the deadline, you'll face suspension of your REALTOR® membership.

The good news is that ethics education is readily available. LIBOR provides Realtor Ethics Training in two formats: Onsite, or Online. Visit http://www.mlsli.com/education_ethics.cfm for a list of upcoming classes and online course information. It's advisable that you take the ethics training sooner rather than later. And keep a record of course completion. You may need it in 2005 to show that you met the requirement.

The sky may not be falling. But as the deadline for the first quadrennial ethics requirements approaches, you may hear some panicked cries from the Chicken Littles in the REALTOR® family.

Fortunately, you have time, so use it to get prepared.

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PROFESSIONAL DEVELOPMENT

Increase Your Bottom Line By Adding Value

By Jim Crawford

Sometimes it is not closing more deals that make a difference in our profit margins, but rather it is about increasing how much we retain from our deals that counts. It is all about profit, and how much we walk away with at the end of the day.

Real estate across the country and market conditions may vary a little, but how we get the job done does not. Some of us battle a shortage of inventory, while others in our business suffer from a glut of homes to sell. Before we begin, we must place a value on ourselves and the services we offer. Then we must be able to demonstrate our market knowledge and skills and prove their value has weight and substance.

Full service is not free. If the seller perceives our skills are worth more our competitors...then we are the person to hire. All they need is proof. They will pay the difference as long as we demonstrate that our performance and perceived value is different from the competition's. So rather than discounting our services, it is possible we may net more dollars from each deal. Make more money, and do less deals! What a concept!

Think about this. Everyday in our society, we have choices as consumers. We can buy the same product at different stores. One store may offer the product at the lowest price, while another is priced normally. However, some shoppers would not be caught dead in a discount store! Why? Because it is a perception of value. They may feel the higher price is worth the service they get. There is peace of mind in service, company reputation, quality, and they know that if they have a question,

want to return the item, or have an issue or concern, they know their needs will be addressed! It is peace of mind that closes the deal. It is all about satisfying the consumer.

Our industry is currently besieged, and is changing at the speed of light on many fronts. First, the advent of the Internet, major portals with aggregation offerings of homes for sale, and broker reciprocity (IDX) have all vastly diminished our real estate reputation as the keepers of information. Consumers want instant information, and via the Internet, personal computers, instant communication via e-mail and cell phone they have it. Over 80 percent of home purchases will now start on the Internet. At this point, we must concede it is now the consumer on a research quest that is driving our industry! But does that mean we have to give our services away at reduced commissions, flat fee, and fee-for service menus?

Some in our industry think so, and accommodate by offering these services. However, all that means that you will sell twice as much, and earn less. This is not an insurance that you will survive and be profitable; all it means is that you are stretching your resources to the limit. This is a major stress territory! The major contributor to this current dilemma of ours is the technology gap. It exists because the first-time home buyer is 25 years old and the average real estate agent is in his/her early 50's, many of us are in over our heads, and in a panic to regain market share at any cost. We are driven by fear and not logic. We must not go into a scramble to take whatever business we can at any price!

Agents that employ the right technologies, understand it, and use it effectively will con-

trol more and more of the real estate business. So for those of us that did not like the old "80/20" rule it has changed. I am told recent surveys now suggest seven percent of all real estate agents/brokers account for 93 percent of all business transactions. If we are to survive and be profitable in our industry, we must make an effort to understand the fundamentals of our business and what drives it! These younger tech savvy potential clients do! They want answers, and they want them quickly! They also need someone that can effectively and quickly communicate with them.

We must acknowledge these younger potential clients grew up with technology as a way of life. They know how to use it effectively! Most in our industry do not. From an early age, these potential consumers grew up with it. They use it for entertainment with games, chatting and communicating with friends, and use the Internet to do fast and informative research. Technology is second nature to them, and to the average real estate agent in their late 40's or early 50's, it is not. We still think it is magic, and it's not! It is a reality. It is not something we can just delegate if we do not understand it, and success is not purchased in a software package. We cannot deceive the consumer. They'll size us up real quick! We can close the technology gap by providing those expected services.

We must be able to demonstrate our abilities, and make them tangible. After and during a presentation, if the seller perceives that we have a solution they will pay for it. Our professional presentation must cover all bases, and leave no doubt in the seller or buyers mind that you are the agent they need to work with. Our presentation must encompass

all of our talents. The demonstration of abilities, our professional appearance, experience, skill, abilities, and a concise plan must be the one to beat! Our polished presentation must include: designations, company awards, achievements, testimonials, an encompassing assessment of price and market, and a plan to get the seller from point "A" to point "B!"

It is better to follow-up post listing with weekly progress reports. Keep the seller in the loop via email, phone calls, and copies of marketing materials in print or on the Internet. Remember, this is a tech-savvy seller in the new millennium. If we can demonstrate how our service is different from the competition up front and even online ... then we'll get the listing on our terms.

For added value for the home seller, we can demonstrate our abilities historically from past closed deals, testimonials from past clients, days on market, customized marketing materials we used, and final sales price.

Remember, it is important to pay attention the smallest detail. Our abilities will be judged on appearance, our body language, the quality of our presentation, and how we present it are what will make the difference. It does not take rocket science to list a home, put a sign in the ground, and place a listing in the MLS. However, it takes skill of a successful real estate agent acting on the seller's behalf to negotiate the best terms, get the highest price, sell it in a reasonable period of time, and negotiate through financing issues, and the inspection amendment. Remember, perception is everything. You are who you think you are!

Source: Realty Times



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Developing the Winning Mindset

One of the key characteristics that successful people have is a winning mindset. They have learned over time to program their mind for success. That's what gives them the edge in competitive situations. This mindset allows them to hit the winning shot at the buzzer or sink the crucial putt on the 18th hole to win the tournament or get the listing signed even when they are up against the best Agents in town. The question is why do some people have it and others don't? How can you ensure that you acquire the winning mindset? Let me take you through the development of a winning mindset.

1) Record and replay the tape: Now I don't mean that you have to record yourself on a recorder. You do need to write down on paper and track your victories. We all have a lot of victories daily, weekly, and monthly. We just have a hard time remembering them. If we record them we can review them during the challenges we are facing. When we lose our self-confidence we can build it through reviewing our past victories. A lot of our victories we will find come out of a very challenging problem or struggle we are having. This review will also show us the direct correlation between the challenges we face and the victories we have. The key is to review them regularly. Review them so you can invest them to pay dividends today and tomorrow.

2) Understand the game you are playing. The highest peak performers understand the game they are playing and how to score and win. To master the game of real estate, you

must understand that the primary rule in the game of real estate is there is no second place. When I was younger I played racquetball professionally. I always had a philosophy that if I finished second it was the same as losing. I did not win the tournament. I could have won all the other matches to the final, but losing the final was as bad as losing in the first round. For me there was no second place. Real Estate is the same way. Either you list the home or you don't. Either you sell the buyer a home or you don't. Have you ever gotten paid for coming in second? When the seller says to you "It was between you and another Agent to list our home and we chose the other Agent. You don't get paid— they do. Second place does not make the mortgage payment. Make sure you are playing to win. Understand the stark reality of the business that we are in. Develop the focus that you need to compete at the highest level.

3) The secret edge: Believe in yourself. The best of the best in life believe in themselves. Michael Jordan believed to his core that he was the best. His belief and his sheer will to win created the best basketball player ever. I read an article recently about a survey in which professional golfers were asked, "If you had one putt to win a major championship, who would you pick to putt it?" Almost all of them chose Jack Nicolas. Why, because he knew he was the best and had the ability to will the ball in the hole. When I sold real estate I truly believed I was the best Agent for the job. That belief extended

beyond just my market place. The question is what do you believe? When your confidence goes up, your competence goes up at the same time. Program your mind through affirmations that you are the best. Say aloud daily: "I am a great salesperson" "I am the best Agent someone can hire to do the job" "I provide exceptional service to my clients" You must drive your belief deep. It truly is the secret weapon for all peak performers.

We must invest time daily to develop the winning mindset. Take the time to record your victories. Review them daily, weekly and

monthly. Work to improve your belief in yourself. We all came from the same creator. He didn't create any junk. You have it inside you to be exceptional. The secret edge is belief.

Norman Vincent Peale said, "Believe in yourself! Have faith in your abilities. Without a humble but reasonable confidence in your own powers, you cannot be successful or happy...Formulate and stamp indelibly on your mind a mental picture of yourself succeeding. Hold the picture tenaciously, never permit it to fade. Your mind will seek to develop the picture."

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West Babylon . . . Jan 9, Feb 3 . . . 9:30 a.m. — 12:30 p.m.
Jackson Heights . . . Jan 6, Feb 2 . . . 10:00 a.m. — 1:00 p.m.
Riverhead . . . Jan 7, Feb 5 . . . 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 . . . Dec 10, Jan 13, Feb 9 . . . 9:30 a.m. — 1:30 p.m.
Jackson Heights . . . Jan 14, Feb 3 . . . 10:00 a.m. — 2:00 p.m.
Riverhead . . . Jan 8, Feb 11 . . . 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 . . . Dec 12, Jan 14, Feb 10 . . . 9:30 a.m. — 1:30 p.m.
Jackson Heights . . . Dec 10, Jan 16, Feb 12 . . . 10:00 a.m. — 2:00 p.m.
Riverhead . . . Dec 9, Jan 15, Feb 18 . . . 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 . . . Dec 16, Jan 20, Feb 12 . . . 9:30 a.m. — 1:30 p.m.
Jackson Heights . . . Dec 12, Jan 22, Feb 19 . . . 10:00 a.m. — 2:00 p.m.
Riverhead . . . Dec 11, Jan 21, Feb 19 . . . 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)

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West Babylon . . . Dec 18, Jan 27, Feb 25 . . . 9:30 a.m. — 1:30 p.m.
Jackson Heights . . . Dec 15, Jan 29, Feb 24 . . . 10:00 a.m. — 2:00 p.m.
Riverhead . . . Dec 16, Jan 28, Feb 24 . . . 10:00 a.m. — 2:00 p.m.

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

West Babylon . . . Dec 19, Jan 29, Feb 27 . . . 9:30 a.m. — 1:30 p.m.
Jackson Heights . . . Dec 16, Feb 26 . . . 10:00 a.m. — 2:00 p.m.
Riverhead . . . Dec 18, Feb 25 . . . 10:00 a.m. — 2:00 p.m.

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Jackson Heights . . . Feb 9, 11, 13, 2004

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Jackson Heights . . . Jan 8, Feb 4 . . . 10:00 a.m. — 1:00 p.m.
Riverhead . . . Jan 13 . . . 10:00 a.m. — 1:00 p.m.

INTRO TO MICROSOFT WORD

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

Jackson Heights . . . Feb 6 . . . 10:00 a.m. — 1:00 p.m.
Riverhead . . . Jan 14 . . . 9:00 a.m. — 12:00 p.m.

INTERMEDIATE MICROSOFT WORD

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

Jackson Heights . . . Feb 6 . . . 1:30 p.m. — 4:30 p.m.
Riverhead . . . Jan 14 . . . 12:30 p.m. — 3:30 p.m.

MAILING LABELS USING WORD

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*This registration option is not available for Computer Classes.

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INFORMATION:

COURSE CONFIRMATIONS:

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

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

Visit our website at www.mlsli.com

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 12/9 — "Buyer Brokerage & Ethics: The Right Choices" *
 12/15 — "Mortgage Knowledge To Save Your Deal"
 1/12 — "Close Encounters of the Legal Kind; What Every Agent Must Know" *
 1/20 — "Be All That You Can Be" *
 1/26 — "Introduction to Commercial & Investment Real Estate — Tools of the Trade"

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

- 12/9 — "Introduction to Commercial & Investment Real Estate — Tools of the Trade"
 12/10 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"
 12/16 — "Representation for New Home Construction"
 1/13 — "Building A Better CMA: Applying the Principles of Residential Appraising"
 1/15 — "Property Management: Managing 1-4 Family Homes"
 1/21 — "Legal Ease" *

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

- 12/9 — "Property Management: Managing 1-4 Family Homes"
 12/10 — "What Every Realtor Should Know — A Risk Reduction Seminar"
 12/16 — "Legal Ease" *
 1/14 — "Making the Right Decisions; Even When Nobody's Looking" *
 1/21 — "Negotiation: Client Advocacy"
 1/27 — "Buyer Brokerage & Ethics... The Right Choices" *

* Also approved for NAR Mandated Ethics Course requirement.

LICENSING

45-HOUR SALESPERSON QUALIFYING COURSES

- January 5-9, 12* 9AM – 5:30PM West Babylon
 January 26-30, Feb. 2* 9AM – 5:30PM Jackson Heights
 Jan. 31, Feb. 1, 7, 8, 21, 22, 28, 29 9AM – 5:00PM West Babylon
 (weekends)

- February 2-6, 9* 9AM – 5:30PM West Babylon
 February 10-12, 17-19* 9AM – 5:30PM Riverhead
 March 6, 7, 13, 14, 20, 21, 27, 28 9AM – 5:00PM Jackson Heights
 (weekends)

- March 6, 7, 13, 14, 20, 21, 27, 28 9AM – 5:00PM West Babylon
 (weekends)

* Exam date till 6:30PM

TUITION: Salesperson: \$175 - register 5 business days before course; \$195 - thereafter.
 Broker: \$165 - LIBOR Members; \$195 - Non-members.

45-HOUR BROKER QUALIFYING COURSES

- February 17-20, 23-26* 9AM – 5:00PM Jackson Heights

* Exam date 9AM-12:00PM

- March 1-5, 8, 9* 9AM – 5:00PM West Babylon

* Exam date till 7:00PM

NOTARY PUBLIC

NOTARY PUBLIC TRAINING SEMINAR

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

Dates to be announced

Instructor: Sal D'Agate, REALTOR

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

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ON-LINE & CD-ROM CONTINUING EDUCATION:

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

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

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

ON-LINE COURSE PRICES:

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ETHICS, FUN, SALES & PROFIT

NAR CODE OF ETHICS TRAINING PROGRAM WITH DANIELLE KENNEDY

"Ethically Speaking: How A True Real Estate Professional Wins Customers & Clients for Life"
 Upon conclusion, LIBOR will notify NAR that you have satisfied your mandatory NAR Ethics training requirement needed before 12/31/04.

Dates to be announced

TUITION: \$25 LIBOR Members, \$50 Non-Members

CONTINUING EDUCATION

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

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

Approved for 7 1/2 hours NYS CE credit.

February 23, 24, 25, 2004	West Babylon	9:00AM – 1:00PM
March 2, 3, 4, 2004	Riverhead	9:00AM – 1:00PM
March 22, 23, 24, 2004	Jackson Heights	9:00AM – 1:00PM
Tuition:	w/o CE	with CE
LIBOR Licensing Students:	FREE	\$65.00
LIBOR Members:	FREE	\$65.00
Non-members:	\$150.00	\$215.00

FLORIDA REAL ESTATE BROKER LICENSING COURSE

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

Approved for 22 1/2 hours NYS CE credit.

March 29, 30, 31, 2004, April 1, 2, 3, 5, 2004

REALTOR Service Center, Queens

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.

Dates To Be Announced

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.

December 11, 2003 Riverhead Instructor: Joe Caggiano

January 16, 2004 West Babylon Instructor: to be announced

February 13, 2004 Jackson Heights Instructor: to be announced

March 10, 2004 Riverhead Instructor: to be announced

Time: 10:00AM — 1:00PM

Tuition: \$20 LIBOR Members, \$45 Non-members

CODE OF ETHICS TRAINING

PRACTICE WHAT YOU PREACH

(NAR CODE OF ETHICS TRAINING PROGRAM)

Approved for 3 hours NYS Continuing Education Credit and NAR Mandated Ethics Requirement needed by 12/31/04.

Dates to be announced

TUITION: \$25 LIBOR Members, \$50 Non-members

DESIGNATION & PROF DEVELOPMENT

CBR — CERTIFIED BUYER REPRESENTATIVE DESIGNATION COURSE

March 30, 31, April 1, 2004 Time: 8:30am — 5:30pm

Realtor Service Center, West Babylon

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

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

Tuition: Prepaid before : \$325 – LIBOR Members, \$350 – Non-members

Prepaid after : \$350 – LIBOR Members, \$375 – Non-members

NEW YORK STATE REALTOR INSTITUTE

2004 GRI COURSE OFFERINGS

REALTOR Service Center, West Babylon TIME: 8:30am – 5:30pm

Each module approved for NYS CE credit.

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

RI 401 – APRIL 22-23, 2004

RI 402 – SEPTEMBER 20-21, 2004

RI 403 – MARCH 22, 2004

RI 404 – MARCH 23, 2004

RI 405 – MAY 24, 2004

RI 406 – SEPTEMBER 10, 2004

RI 407 – MAY 25, 2004

RI 408 – NOVEMBER 8, 2004

RI 409 – OCTOBER 18-19, 2004

REAL ESTATE 101

REAL ESTATE 101 FOR NEW AGENTS

Approved for 15 hours NYS CE credit.

Dates to be announced

TUITION: \$145 LIBOR Members, \$175 Non-Members



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Foreclosure Update	516.487.6491
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