



OCTOBER, 2006
SPECIAL POINTS OF INTEREST

- VOTING ON OCTOBER 24TH AVAILABLE IN 5 LOCATIONS...POLLS OPEN AT 8:30 A.M. . . . PAGE 1
- LIBOR NEEDS YOUR PHOTO PAGE 3
- BOWLERS NEEDED AT ANNUAL REALTOR RUMBLE — OCTOBER 22 PAGE 16
- REGISTER TODAY FOR THE LIBOR/MLS INSTALLATION & AWARDS GALA PAGE 18

PRESORTED
 STANDARD U.S.
 POSTAGE
 PAID
 LIC NY 11101
 PERMIT NO. 808

THE REALTOR®

CIRCULATION 26,000 *The Voice for Real Estate™* OFFICIAL PUBLICATION OF THE LONG ISLAND BOARD OF REALTORS®, INC. www.mlsli.com™

Plan to Attend the LIBOR General Membership Meeting Featuring a Free Seminar by National Trainer David Knox

By *Tricia Chirco*
 Marketing & Communication Director



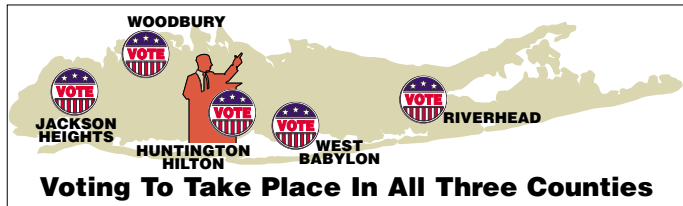
David Knox
 Keynote Speaker

The Long Island Board of Realtors®, Inc. (LIBOR) will hold this year's Annual General Membership Meeting at the centrally located Huntington Hilton located on Route 110, Melville on Tuesday, October 24th, with polls opening at 8:30 a.m. and closing promptly at 2:00 p.m. Realtor® members who are present and in good standing will be able to vote.

This is the first time since 1993 that the meeting will be hosted in a location other than the Marriot in Uniondale. Last year's meeting went hi-tech and was video-conferenced "live" to a secondary location at the Smithtown Marriot. Due to the small number of members that took advantage of the second location, it was deemed to be not a cost effective alterna-

tive for this year's meeting. However, what has been implemented this year is the addition of voting booths positioned at each of the four Realtor Service Centers (RSC). Members can visit one of the Riverhead, Jackson Heights, West Babylon, or the new Woodbury RSC and cast their vote for LIBOR Officers and Directors. Voting will be available at the Huntington Hilton as well, which is serving this year as the central meeting location.

As part of the General Membership Meeting, LIBOR is pleased to bring to you



Voting To Take Place In All Three Counties

a special FREE SEMINAR that is scheduled to begin at 9:00 a.m. at the Huntington Hilton. Nationally recognized sales trainer and key note speaker, David Knox, will present a new program entitled "Prospering in a Changing Market." David will show Realtors how a change in market dynamics creates opportunities for the well-prepared real estate agent. In this seminar agents will learn: What is changing...and how to capitalize on it; How to target motivated prospects; How to create urgency with their buyers and get them to move forward; How to educate sellers to more realistic expecta-

tions and much more. As an authority on Pricing, Negotiating and Selling, Knox presents his seminars to more than 20,000 Realtors a year. This special program should not be missed and will run through most of the morning.

The General Membership meeting serves as the forum for members to get an Association update, as well as providing members with a voting opportunity for electing incoming leadership. Presentations and updates will be made by Board President, Gil Picard, LIBOR/MLS CEO Joseph Mottola, the Treasurer's report by

(Continued on page 3)

OFFICIAL NOTICE OF LIBOR NOMINEES To All REALTOR® Members

In accordance with the Bylaws of the Long Island Board of REALTORS®, the report of the Nominating Committee is presented herewith. The 2007 slate of officers and directors, including petitioners, of the Long Island Board of REALTORS® is as follows:

OFFICERS

- President Elect – Mohsen Zandieh
- President Elect – Marilyn Urso*
- Queens Vice President – Walauddin Hoosein
- Nassau Vice President – Daniel Ryan
- Suffolk Vice President – Liz English
- Treasurer – Michael Mendicino
- Secretary – Kathy Engel

DIRECTORS

- | | | |
|----------------------|------------------------|--------------------|
| QUEENS | NASSAU | SUFFOLK |
| Dorothy Aschkar | Peter Caruso | Gail Bishop |
| Deonarine Basdeo | Barbara Ford | Michael Daly |
| Lisa Edo | Carol Gallo-Turschmann | Astrid Fidelia |
| Brigitte Greene | Sheryl Kushnick | Mary Fudens |
| Louis Gutin | Bettie Meinel | Mathew Horn |
| Barbara McDonough | Seibert Robinson | Patricia Masone |
| Walter Messina | Donald Scanlon | Mary Alice Ruppert |
| Christopher Tscherne | Neil Sterrer | Georgia Westcott |
| Richard Jannaccio* | Nicole Burke* | |
| Nazim Mohamed* | Linda Petralia* | |

*Petitioned

Election of officers and directors will take place on October 24, 2006 at 8:30 am at the Huntington Hilton, 598 Broad Hollow Road, Melville, New York and selected Realtor Service Centers. All REALTOR® members who are present and in good standing may vote at this meeting.

Commission Escrow Act Update Bill Sponsors Agree to Reintroduce in 2007

By *Randy L. Kaplan*
 Director of Government Affairs

The Commission Escrow Act will be reintroduced in the State Legislature in 2007! Senator Dale Volker (R-Depew) and Assemblyman Michael Gianaris (D-Astoria), our original legislative sponsors, have both agreed to reintroduce this bill next year. We will address the concerns that

resulted in a veto of this year's bill before requesting the introduction of this legislation. According to the Governor's office — the bill jacket, which contains the memos of opposition from the Department of State and the Consumer Protection Board, will not be made public until January 1, 2007.

Last month at the NYSAR Meetings in Saratoga, the Commission Protection

(Continued on page 12)

North Shore Service Center Now OPEN

By *Christina DeFalco*



The Long Island Board of Realtors®, Inc. will be hosting an "Open House" at the new North Shore Realtor Service Center (RSC), on Friday, October 20th from 10:00 a.m. to 2:00 p.m. The Open House will provide members with the opportunity to tour the new state of the art facility and see first hand all it has to offer. NY State Legislator Tom DiNapoli will be on hand for the ceremonial ribbon cutting, scheduled for 11:00 a.m. Now in his tenth term, Assemblyman

The first class offered at the North Shore RSC was taught on 9/28 by LIBOR Instructor, Don Scanlon.

DiNapoli (D-Great Neck) serves as Chairman of the Standing Committee on

(Continued on page 4)



WHAT WILL INSPIRE YOU TO ACHIEVE GREATNESS?

Personal growth? Financial success? At Prudential Douglas Elliman Real Estate you'll be surrounded by the inspiration needed to achieve personal greatness. We'll give you the best tools to get the best results – and that's what makes us the New York metropolitan area's top real estate firm.

Are you ready to achieve greatness? Contact us, we'll supply the inspiration.
Call 631.549.7401 Ext.400. All inquiries confidential.



Prudential Douglas Elliman Real Estate

www.prudencialelliman.com/careers

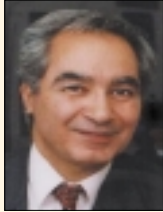
Be Inspired!

Meet the Candidates — Get Out And Vote Tuesday, 10/24

Candidates for LIBOR President-Elect

MOHSEN ZANDIEH,
BROKER/OWNER
Candidate By Nomination
Arash Real Estate
25112 Northern Blvd.
Little Neck, New York

*Together we will bring future
success to the present!*



Mohsen Zandieh

Q. What skills and experience do you bring to the position of President elect?

A. I have served LIBOR as Treasurer for the past two years and MLS for four consecutive years as Vice-President. I have

been on all major committees of both MLS and LIBOR.

As a working Realtor® for 34 years and an honors graduate of NYU, who has completed my PHD course work and has done research and development for a combined project with Columbia university, NYU, and the City of New York, and presently owns and runs a thriving

real estate and management firm for many years in North East Queens, I have an in depth understanding of the working operations of a large organization like ours. Based on my background, I will apply professional standards across the board with respect to education, ethics, arbitration and finances.

Q. What do you see as the greatest challenges in the industry today?

A. The challenges in our industry today are numerous. Just to mention three: the first is to keep the banks out of our profession. The second is to secure the hard earned commissions of our practitioners. Third is to provide professional training to our agents so they can cope and prosper in the changing market.

Q. What will you do to make LIBOR more effective for members?

A. My first priority is to make sure that the assets and finances of the organization, which rightfully belong to all of its members, are secure and free of fraud. Also, I will work toward the goal of providing affordable health care for all of our members. Last, but not least, I will make sure that the rich ethnic diversity of our organization is honored and served properly.

MARILYN URSO, BROKER/OWNER
CRB, CRS, GRI, LTG, CBR,
PMN, SRES
Candidate By Petition

Long Island Village Realty
47 Jackson Avenue
Syosset, New York



Marilyn Urso

Q. What skills and experience do you bring to the position of President elect?

A. I bring honesty, integrity, commitment and creativity, all equally important attributes for this position. As Nassau County VP in

2005-06 I have gained the knowledge of the inner workings of LIBOR, the by-laws, financial plan, structure and staff. I served as 2006 Vice Chairperson for the NYSAR Education Management Committee and will be the Chairperson in 2007.

My education and training is extensive, but most applicable for this position would be my LTG (Leadership Trained Graduate) designation and the courses I have taken in Public Speaking, Communication Skills and Meeting management.

I have served as Chairperson of the Education Committee in 2004-05. My leadership experience got started with my involvement at the Chapter level and from there, I became very involved with WCR which has played an important role

in my leadership development.

Q. What do you see as the greatest challenges in the industry today?

A. I think our greatest challenge is the Internet doing a large part of our job, brokers and agents must redefine their value and the benefits of their services for the consumer.

As an association, our challenge is to get our members to become more active in the workings of the association. Our organization struggles to get members to participate in chapter meetings, fundraising events, or make donations to RPAC. We must find a way to increase awareness of the benefits of LIBOR membership and active participation at all levels.

Q. What will you do to make LIBOR more effective for members?

A. My focus will be on the members. They are our "customers" and it is our responsibility as leaders to be sure their needs are met and that they get value from the organization. To that end, I believe we need to create a task force to reach out to our membership through the use of focus groups in order to determine what they want and how we can get them more involved at all levels. As leaders we need to create more leaders, not more followers.

Our strength is in our numbers. My goal as President-elect would be to use our "size and numbers" to advance our legislative agenda and increase our political influence as well as our national recognition as leaders in the industry.

Two Important Issues in the Town of North Hempstead

By Meredith E. Dulberg
Legislative Liaison



There are now two important issues for REALTORS® doing business in the Town of North Hempstead to be aware of: open house signs, and obtaining a certificate of existing use. Two members of the North Hempstead Town Council have brought it to our attention that the Town has been receiving numerous complaints concerning open house signs. Wayne Wink (D) and Tom Dwyer (D) have advised us that residents have been complaining that REALTORS® have been posting as many as six to eight open house signs in front of their houses, on the corners, and on the grass adjacent to the sidewalks. Balloons have frequently been attached to the signs. Residents, concerns are that these signs and balloons distract and detract from the neighborhood, obstruct traffic, and ultimately violate the town code.

According to the North Hempstead Town Code ONLY ONE sign may be placed in front of the actual property that is for sale or rent. REALTORS® cannot place signs leading up to the open house, place more than one sign on the property for sale, or place signs on the sidewalks. These are all considered private property. Residents are getting upset that their communities are becoming overcrowded with open house signs. The

Town will issue a warning first, and then remove any signs that violate the Town Code. Please obey the existing Town Code!

The second issue in the Town of North Hempstead has to do with obtaining a certificate of existing use. Any REALTORS® who are currently listing older properties or want to sell one will need to obtain a certificate of existing use. This only applies to unincorporated areas in the Town of North Hempstead. The process to obtain a certificate of existing use is to go to Town Hall and apply for a permit application. An inspection would then take place to see if the structure is up to code or not, and if so a certificate of existing use would be issued. This process is lengthy and can take up to 90 days or more which can delay closings and commissions if the certificate is not issued on time. If the certificate of occupancy applies to you, or you have any questions or concerns please call Town Hall at (516) 627-0590.

Submit Your Agent Photo NOW!

As you are no doubt aware the LIBOR Board of Directors has instituted a program whereas each Member of the Board will be issued a photo ID card.

To receive a photo ID card you must submit your photo to the Board no later than October 18. This may be done in any one of the following methods:

1) Upload your agent photo right on Stratus in "Customize My Stratus."

2) Email your photo to photos@mlsli.com along with your name and member number.

Note: The preferred photo size is 225x300 and must be in a JPG format. Larger photos will automatically be resized.

3) Mail us your photo or business card. Name and member number must be included. The photo will be scanned.

Note: This may produce an inferior quality ID.

The photo ID cards are part of a new system provided by SentiLock. The ID cards will serve two purposes with the intent of each to provide more security and thus less liability. First, it will allow you to identify an agent as an active Member of the Board

prior to giving him a key to one of your listed properties. This will be done by taking the ID card, verifying the photo matches the agent and inserting the card into a card reader which will be provided to each office. This will then show if the agent is a Member in good standing of the Board.

The photo ID cards will also be your access to the new lockbox system which will be provided and supported by SentiLock. The current plan is for SentiLock to replace the Supra system at the end of November.

As part of the new program all agents who currently have a Supra lockbox obtained through the Board will get a free swap for a new SentiLock lockbox.

One great thing about this new system is that now all Members of the Board who have provided a photo so as to receive an ID card are now able to access the lockboxes. There is no need for any subscription to the lockbox system.

Distribution and training will be done in November.

Further information will be published on Stratus.

General Membership Meeting *(Continued from page 1)*

Mohsen Zandieh and a Legal Update will be provided by Howard Goldson.

Everyone should plan to attend the meeting to take advantage of a great program, including important updates on all the issues that affect your business. For those that can't

make it to the Huntington Hilton for all the presentations, please take the opportunity to vote for 2007 leadership at one of the Realtor Service Centers. Directions to all RSC's are available on the web at mlsli.com. Polls in all locations will close promptly at 2:00 p.m.

Inside This Issue

Membership Meeting Offers Free Seminar and LIBOR Updates.....Page 1
Commission Escrow Act Update.....Page 1
Open House October 20th at Woodbury RSC.....Page 1
Get to Know Your Candidates.....Page 3
Get Involved and Make a Difference.....Page 4

2006 Profile of Long Island RE Firms.....Page 6
WCR Update.....Page 8
Chapter Event Coverage in Queens, Nassau, and Suffolk.....Page 10
Grow your Business...Attend the NARd GRAS.....Page 12
Check Out These Money Saving Affinity Programs.....Page 14

Bowling For A Good Cause — Diabetes Research.....Page 16
NYSAR Business Meeting Recap.....Page 21
MLS News and Updates.....Page 22
Technology Galore at MLS Tech Fair.....Page 23
Don't Keep Your Site A Secret and Other Technobits.....Page 24

This & That.....Page 26
When a Seller Says "You're Fired".....Page 28
Ethics This Month.....Page 29
Ways To Recharge Your Enthusiasm.....Page 30
What's Your Style?.....Page 31
Computer and Professional Training Courses and Calendars.....Pages 32-33



ERA TOP SERVICE REALTY

219-21 Jamaica Ave • Queens Village NY 11428 • 718-464-5800
 94-11 Jamaica Ave • Woodhaven, NY 11421 • 718-441-5800
 194 Flatbush Ave • Brooklyn NY 11217 • 718-623-5800

To Learn More About Our Company, Visit www.ERATopService.com

Nationally Recognized as the #1 ERA Company
 in New York City & Long Island
 with 3 Strategic Locations to
 Better Service Our Clients and Customers!!!

- Major Advertising & Marketing Programs •
- Outstanding On-Going Training Programs •
- Member of Multiple Referral & Relocation Companies •
- Member of 3 Different Multiple Listing Services •
- Fabulous Back-Office Support •
- Unlimited Opportunities!!! •

GET MORE LEADS WITH:



Find out how our Revolutionary Lead Management Tool
 can increase your sales and help you deliver
 exceptional Customer Service to your Clients

Become Part of this Dynamic, Winning Team!

Call Today for a Confidential Interview

Ask for Nick Gomez

718-464-5800 718-441-5800 718-623-5800
 or e-mail: Nick@ERATopService.com

Looking For Agents In All Locations

REALTOR®

OFFICIAL PUBLICATION OF THE
 LONG ISLAND BOARD OF REALTORS®, INC.
 300 Sunrise Highway, West Babylon, NY 11704
 (631) 661-4800 (718) 739-8700

Long Island Board of REALTORS® 2006 Officers
 Website: www.mlsli.com Email: pr@mlsli.com

Gilbert Picard—President

Linda Bonarelli—President-Elect

Marilyn Urso—Vice President—Nassau

Liz English—Vice President—Suffolk

Walauddin Hoosein—Vice President—Queens

Mohsen Zandieh—Treasurer

Michael Mendicino—Secretary

Joseph E. Mottola—Chief Executive Officer

Publisher—Joseph E. Mottola

Editor—Patricia Chirco

Editor's Assistant—Christina DeFalco



PRODUCTION, PRINTING & ADVERTISING

DSI Design Group, 252 Sea Cliff Avenue, Sea Cliff, NY 11579

516-676-6089 Fax 516-676-4769

Christopher Meadows, President

Advertising Sales: Christopher Meadows 516-676-6089

CONTRIBUTORS

Gilbert Picard, President, LIBOR

Christopher Armstrong, President, MLS

Nicole Burke, WCR President

Howard Goldson, Esq., Goldson, Nolan, Connolly, P.C.

Randy L. Kaplan, Director Government Affairs

Tony Smith, Chairperson, Professional Standards Committee

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

The REALTOR® is published by the Long Island Board of REALTORS®, located at 300 Sunrise Highway, West Babylon, NY 11704, and is published monthly, except for combined issues in January/February and July/August. Application to mail at periodicals postage rate is pending at Babylon, New York.

POSTMASTER: Please send address changes to: The REALTOR®

300 Sunrise Highway

West Babylon, NY 11704



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

President's Message

By Gilbert Picard LIBOR President

Make a Difference

We need more members to be involved. We need members willing to share their experience, knowledge, and ability to help make a difference. The simplest way for you to get involved if you aren't already, would be to make a point to come out on October 24th to any of the five available voting locations, and cast your vote in this year's election. Your vote could be the deciding factor at the end of the day.

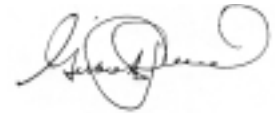


- 6) Interpersonal Networking
- 5) Learn More
- 4) Recognition
- 3) Information
- 2) Stature and respect
- 1) Make a Difference

Getting involved means commitment and work. The personal and professional rewards that you reap from your service to others will surely make it worth your while. Start with attending the General Membership meeting and voting for your incoming Board leadership. Participate in your local Chapter; meet your local fellow Realtors. How do you get involved? Call LIBOR and make a difference in your career, your industry, and your life.

Here are the top 10 reasons why you should get involved in your Realtor Association:

- 10) Career growth and enrichment
- 9) Represent your fellow Long Island Realtors
- 8) Develop your leadership and teamwork skills
- 7) Have a voice in the decisions that affect your business.



"The sign of a great leader is a person who has the ability to get other people to do what they don't want to do and like it."

North Shore Realtor Service Center

(Continued from page 1)

Environmental Conservation. He also Co-Chairs the Legislative Commission on Water Resource Needs of New York State and Long Island. A great friend of the real estate industry,

Assemblyman DiNapoli is a member of the standing committees on Education, Veterans Affairs and Ways and Means. Since his election in 1986, Assemblyman DiNapoli has earned a reputation as one of the Assembly's leading voices on environmental issues.

The new RSC facility offers a range of courses including CBR and other designation programs, Salesperson and Broker Licensing courses, Stratus and General Computer Training, and all General Continuing Education courses. LIBOR's Education Chairman Don Scanlon who had the honor of teaching the first class at the new service center, stated "The opening

class was excellent, many of the students commented on the fresh appearance of the brand new facility and how accessible the location is." Scanlon further notes, "I believe LIBOR and the education staff hit a home run by opening this facility and meeting the needs of our ever growing membership."

The North Shore Realtor Service Center will offer members all the programs and services currently offered at the three additional centers operating in Jackson Heights, Riverhead and West Babylon locations. Realtors® on the North Shore will be able to use the new location to conveniently pay their LIBOR dues, MLS Bills, purchase forms, pick up a lock box, and much more.

The new RSC is located at 100 Crossways Blvd in Woodbury and will service the North Shore Realtor community. The service center is conveniently located off exit 14-E off the Seaford Oyster Bay Expressway, right by the Cablevision Building. The facility is scheduled to operate 9-5 Monday through Friday. For additional information call 516-284-5413.



Assemblyman
 Thomas DiNapoli
 (D-Great Neck)

Are You Ready to Move to the Next Level?

We are looking for:
 NEWLY LICENSED & EXPERIENCED SALES AGENTS



Donald C. Scanlon,
 CRB, CBR
 Owner Broker

Century 21
 AMERICAN HOME/YOUR HOME
 516-826-4600
www.century21americanhomes.com



Albert P. Cornelia
 Owner Broker

EXCLUSIVELY FOR REALTORS:

FREE MARKETING STRATEGIES & SECRETS

- 1. FREE Monthly Newsletter
- 2. FREE Weekly E-mail "Sales Tip-Sheet"
- 3. FREE Restricted Access "Members Only" Information-Rich Web Site
- 4. FREE Monthly Coaching Tele-Seminars
- 5. FREE Success & Marketing Audio/Video/Book Lending Library
- 6. FREE Monthly "Sales & Marketing Mastery" Audio Series: Interviews With Top Performers In Real Estate AND Legendary Sales, Marketing and Success Experts

For Details Visit
www.ForNewYorkRealtors.com



PINNACLE CLUB MEMBERSHIP Response Form



Choose One of These Three Options:

- 1. **YES, I WANT TO JOIN!** Call me to schedule an appointment — let's do business!
- 2. I'm not prepared to enroll right now, but please keep me on your mailing and/or e-mail list and see that I receive future offers, information about important new mortgage options and services, etc.
- 3. No, I'm not interested at all. Please remove me from your lists permanently.

Your Choice of One of These Great Resource Books...

- NO B.S. Time Management:** Don't count time, make time count! The ultimate no holds barred guide to productivity & sanity.
- The Ultimate Success Secret:** Is it possible that there is one single, super-powered secret of success of far greater importance than all other?
- The Ultimate Marketing Plan:** Find your most promotable competitive edge.

Name: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-Mail: _____

Fax to: Dominick Roberti @ 631-724-9011

NOTE: Your enrollment into The Pinnacle Club constitutes permission for Dominick Roberti to contact you regarding your enrollment, related information, member benefits and services. Office Use Only _____

From Where I Sit

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



Every two years the National Association of Realtors (NAR) conducts a nationwide survey profiling Real Estate firms. Local Boards have the option of having a more in depth survey done of their own areas and this past Spring LIBOR chose to sample our market area and see how it compared to firms throughout the United States.

NAR sent out a 74 question survey to a random sampling of 1500 firms. Six percent of them were returned which is considered enough to yield valid information. In Long Island, firms have been in business for a median of 13 years. (The median is the point at which half of the firms have been in business more than 13 years and half for less.) 41 percent of firms have been in business 15 years or more.

The median number of licensees in Long Island firms is 7. Seventy three percent of residential brokerage firms are actively recruiting agents mostly to grow their business. Sixty four percent of offices have 1-4 employees on staff per office.

When you examine Business Activity, forty two percent of firms indicated commercial real estate as a secondary activity. 17% offer business brokerage and another 17% offer in-house mortgage lending. Firms with an affinity

relationship are most often affiliated with financial organizations and firms with affiliations indicated a median of five transactions resulting from those relationships.

In the Training and Education area, thirty seven percent of firms have scheduled, formal training sessions. This is slightly higher than the national average. Forty one percent of firms report that their new agents spend more than 30 hours in training and 26% report that experienced agents spend 21 to 30 hours in training.

When NAR sampled the Role of Technology, sixty two percent of firms spent more money on technology in 2005 than 2004. Eighty four percent of Long Island firms indicate that technology spending resulted in more effective use of technology and 77% reported an increase in their sales volume.

When we examine the bottom line, 73% of Long Island firms reported an increase in profitability in 2005 compared to 66% of firms nationally. Certainly this speaks to the strength of our market. The full report may be found on the Realtors Only section at mlsli.com and makes for interesting reading and is useful to the Board and the MLS in understanding trends and service needs.

"LIBOR chose to sample our market area and see how it compared to firms throughout the U.S."



A COMPANY BUILT ON

AC & E Home Inspection & Engineering Corp.

Pre-Purchase Home & Building Inspection - Residential & Commercial
Inspecting Over 400 Items Including A Free Termites Inspection
Accepted By VA, FHA & All Banks * Licensed, Insured & Bonded
7 Days A Week * Day & Early Evening Appointments

ALL INSPECTIONS SCHEDULED WITHIN 24 HOURS

- ✓ Licensed Engineer & Inspectors
- ✓ NYS Licensed Lead Paint Inspection
- ✓ NYS Licensed Asbestos Inspector
- ✓ Inground Non-Pressure EPA Approved Tank Testing
- ✓ Soil Testing
- ✓ Termites Inspections
- ✓ Phase I Inspections

ONE COMPANY - ONE CALL ✓++

One Result = "SOLD"

Over 50,000 Inspections Done

- ✓ Radon Concentration
- ✓ Mold Water Testing
- ✓ Indoor Air Quality Testing
- ✓ Expert Witness
- ✓ Restoration Inspections
- ✓ Rental Inspections
- ✓ Residential Building Design & Plans Drawn
- ✓ Septic Inspections
- ✓ Yellow Air & Mold Testing
- ✓ Mold Testing
- ✓ Free Estimating Inspections
- ✓ Retainer Wall Design

SUFFOLK: (631) 205-1340 NASSAU: (516) 822-0827

We Are Here For You Long After The Inspection Is Over
Home, Inc. Bldg.

ALL MAJOR CREDIT CARDS ACCEPTED

Executive Planner

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

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

OCTOBER 2006

10/18 - Wednesday
MLS Board of Directors
9:30am - Realtor Service Center, West Babylon - Classroom B. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

10/19 - Thursday
NASSAU SOUTH SHORE CHAPTER
6:30pm - Bridgeview Yacht Club, Island Park. "Casino Night" Featuring the Coalition to Salute America's Heroes. Cost: \$45.00 per person includes open bar, buffet dinner, dancing, \$100 funny money. Prepaid reservations must be received by 10/17/06 ~ no admittance at the door. RSVP: Isa Stykes or Pat Levitt @ 516-377-6200.

10/19 - Thursday
LIBOR/MLS ORIENTATION
8:30am - Realtor Service Center, West Babylon - Classroom B. Staff liaison: Debbie Franco @ LIBOR ext. 364.

October 24 - Tuesday
Annual LIBOR GENERAL MEMBERSHIP MEETING -
Huntington Hilton, Melville
8:30am - Registration, Coffee & Danish, Polls Open. Vote at the Huntington Hilton or at any of the 4 Realtor Service Centers: West Babylon, Riverhead, Jackson Heights & Woodbury. All LIBOR Realtor members in good standing are eligible to vote. Photo ID required. Bring your 2006 LIBOR membership card & valid NYS Driver's License. Polls close at 2:00pm.

10/24 - Tuesday
LONG ISLAND COMMERCIAL NETWORK
8:30am - On Parade Diner, Woodbury. Networking Breakfast & Marketing Session. Cost: \$15 LICN Members, \$25 Non-LICN Members. For more information, contact Harvey Kolin @ 631-422-5511 ext. 122.

10/26 - Thursday
LIBOR Board of Directors
9:30am - Realtor Service Center, West Babylon - Classroom B. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

NOVEMBER 2006

11/1 - Wednesday
MLS EXECUTIVE COMMITTEE
9:00am - Realtor Building, West Babylon - 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

11/2 - Thursday
LIBOR EXECUTIVE COMMITTEE
9:30am - Realtor Building, West Babylon - 2nd floor Conference Room. Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

11/3 - Friday
QUEENS NORTH SHORE CHAPTER
9:00am - Networking Breakfast - Details to be announced... For more information, contact Laura Copersino @ 718-631-8900.

11/7 - Tuesday
ANNUAL LIBOR/MLS RECOGNITION & APPRECIATION BREAKFAST
9:00am - Milleridge Carriage House, Jericho

November 8-13
NAR Conference & Expo
New Orleans, LA

11/9 - Thursday
SUFFOLK NORTH SHORE CHAPTER
9:00am - Meadow Club, Port Jefferson Station. Networking Breakfast & Education Seminar - "The Realtors Court" & "Simulated Arbitration Ethics" featuring Tony Smith, PSC Chairman & Cathy Nolan, Esq., Board Counsel. Cost: \$25.00 per person. RSVP: Denise Buscemi @ 631-821-4900 ext. 136.

11/10 - Friday
VETERANS' DAY OBSERVED - ALL BOARD OFFICES CLOSED

11/14 - Tuesday
LIBOR/MLS ORIENTATION
8:30am - Realtor Service Center, West Babylon - Classroom B. Staff liaison: Debbie Franco @ LIBOR ext. 364.

11/14 - Tuesday
SUFFOLK SOUTH SHORE CHAPTER
11:30am - Networking Luncheon - Details to be announced... For more information, contact Georgia Westcott @ 631-422-5511..

11/15 - Wednesday
LIBOR/MLS JOINT BOARD OF DIRECTORS
9:30am - Woodbury Country Club, Woodbury - Staff liaison: Lisa Gonzalez @ LIBOR ext. 350.

11/15 - Wednesday
ANNUAL LIBOR/MLS INSTALLATION & AWARDS DINNER DANCE
7:00pm - Crest Hollow Country Club, Woodbury. Lavish Cocktail Hour, Open Bar all evening, Entertainment, Gourmet Dinner, Fabulous dance music by Ric Mango Orchestras. Installation of 2007 LIBOR/MLS Officers & Directors. Presentation of 2006 Awards for: Realtor-Broker of the Year, Realtor-Salesperson of the Year, Realtor-Affiliate of the Year, Community Service Award & Lifetime Achievement Award. \$60.00 per person. ALL RESERVATIONS MUST BE PREPAID. Register online, go to: www.mlsli.com/event.asp. Reservation Form available on FAX-ON-DEMAND: 631-661-9126, document #152. Complete form with credit card info & fax to: 631-661-2103. Make checks payable to LIBOR & mail to: LIBOR, 300 Sunrise Hwy., West Babylon, NY 11704. Questions? Call Connie Aiello @ LIBOR, ext. 361.

11/16 - Thursday
WOMEN'S COUNCIL OF REALTORS
11:30am - Installation/Networking Luncheon - Details to be announced... For more information, contact Elise Williams @ 516-364-1901. Visit our website:

11/21 - Tuesday
CREDIT UNION BOARD OF DIRECTORS
10:00am - Realtor Service Center, West Babylon - Upper Conference Room. Staff liaison: Luisa Harman @ LIBOR ext. 371.

11/23-24 - Thursday-Friday
THANKSGIVING HOLIDAY OBSERVED - ALL BOARD OFFICES CLOSED

11/28 - Tuesday
CENTRAL NASSAU CHAPTER
12:00pm - Networking Luncheon - Details to be announced... For more information, contact Marjorie Lord @ 516-354-6500.

Keystone Realty U.S.A.

REAL ESTATE REDEFINED

100% Payout Only \$35 Monthly Fee

“THE KEYSTONE GUARANTEE”

Keystone Realty U.S.A. Will Beat ANY Deal By
ANY Broker in New York

Attention Real Estate Agents

**Question: What Are The 3 Most Important Aspects
of Your Real Estate Business?**

Answer: Leads, Leads and More Leads

**KEYSTONE WILL OFFER YOU THE HIGHEST COMMISSION PAYOUT AND
RELEASE YOUR LISTINGS IF YOU ARE UNHAPPY FOR ANY REASON**

KEYSTONE REALTY USA LEAD GENERATION PROGRAM

- FREE Buyer and Seller Leads • FREE Extensive Online Real Estate Training and Personal Training from Top Real Estate Trainer
- FREE Advertising on 20 different websites including Yahoo Real Estate
 - FREE Advertising on IO Homes Channel #606 on Cablevision
 - Use of Autodialer – computerized cold caller for lead generation

Additional Services and Policies Include:

- Mortgage compensation • No minimum production requirements • Branch offices welcome
- Substantial Agent Referral Programs and Bonuses • We will even pay your LIBOR dues, ask us how
- Work Part-Time/Full-Time (create your own hours) • Members of REBNY (Manhattan Real Estate)
 - Members of Westchester-Putnam MLS and LIBOR

We Have Agents From Manhattan to Montauk – Over 160 Agents and Counting!!

***Join Keystone Realty USA where
Independence is the Key to Success!***

**STOP BELIEVING YOUR BROKER
DESERVES HALF OF YOUR HARD
EARNED COMMISSION!**



Call for information

**Direct: (516) 639-6257
(800) 390-8083**

E-mail: keystonerealty1@aol.com

**Check us out on the World Wide Web at:
www.joinkeystone.com**

HOME & COMMERCIAL INSPECTIONS

HouseMaster

"The Home Inspection Professionals"

- ◆ 24 Hour Elite Service/Report on Site
- ◆ Licensed Professional Engineers PE/NY State Licensed Home Inspectors
- ◆ Errors & Omissions Insurance/Written Guarantee
- ◆ Referral Liability Protection

Matthew Kaplan, Owner
HouseMaster Home Inspection
www.longisland.housemaster.com
 800-805-1122

Call For
 Your FREE
 Public
 Open House
 Gifts!

LIBOR NEWS

Women's Council of REALTORS®

by Elise Williams
 Acting WCR
 President

Long Island Chapter
WCR-NewYorkState.com



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

New Leadership

If you weren't at the Fox Hollow on September 21st, you missed a great meeting! Over 80 Realtors met to hear Joe Meyers speak on the changing market. Joe was inspiring and provided us with many tips on how to continue to make money as the market changes. I personally want to thank Marilyn Urso for arranging this exciting meeting. Her dedication to WCR is unparalleled.

At this meeting the slate for 2007 was introduced. Audrey Livingstone will be our next president. Valerie Van Cleef will be president-elect. Charlotte VanderWag will be the treasurer and Whitney

LaCosta will be our secretary. Heather Walther will be our VP of Membership. WCR is looking forward to an exciting year in 2007 with our new line officers.

Pat Levitt did a wonderful job [as usual] raising money for RPAC and Gil Piccard, LIBOR's president gave an update on whats going on at the board. Many of the 2007 incoming slate of LIBOR were present. What a great opportunity to network!

Our next meeting will be a joint meeting with Suffolk North Shore Chapter on November 3 at the Thatched Cottage. Watch for more details.

DISCOVER LUXURY JUST 16 MILES FROM MANHATTAN!

DISCOVER BEAUTIFUL NORTH SHORE TOWERS

- 18 HOLE CHAMPIONSHIP GOLF COURSE
- TENNIS COURTS • INDOOR/OUTDOOR POOLS
- RESTAURANTS • STORES • MOVIE THEATRE
- BANK • MUCH MORE!



Contact On Site
 Real Estate Broker
Linda Rappaport
 for more information
718-423-3130
www.nstowers.com

Greenthal

Charles H. Greenthal Property Sales
 272-40 Grand Central Parkway
 Floral Park, NY 11005

WHY SHOULD REAL ESTATE AGENTS USE PERSONAL COACHES?

To Achieve Their Goals and Maximize Their Potential.

- * Are you reaching or exceeding your goals?
- * Are you in a slump?
- * Do you need to change?

Prudential Galeria's coaching program is the answer.

"BIG ENOUGH TO SERVE, SMALL ENOUGH TO CARE"

For a confidential interview call
Joe Vaccaro
 Manager - Personal Coach
516-746-0440 EXT. 62



Prudential
 Galeria Real Estate
 Rock Solid In Real Estate



WCR President Elise Williams (left) introduced the incoming 2007 WCR Officers at the September 21st meeting (from l-r) President Audrey Livingstone, Vice President, Valerie Van Cleef, Secretary Whitney LaCosta, Treasurer Charlotte VanderWag and National Membership Chair Heather Walther.

Century 21 ANNETTES REAL ESTATE

INVITES YOU TO...

JOIN THE #1 TEAM!

WE'RE LOOKING FOR EXPERIENCED AND NON-EXPERIENCED AGENTS.
Flexible Commissions!



Audrey Livingstone

1193 Front Street • Uniondale, NY 11553
(516)564-4480 or (516)526-5740
www.c21annettes.com • Email: c21annette@aol.com

D.A.R.T. CAPITAL MORTGAGE CORP.
 REGISTERED MORTGAGE BROKER, NYS BANKING DEPT.
 535 Broad Hollow Road, Suite B30, Melville, NY 11747
www.dartcapital.com

(631)770-4000 • Call for an Interview Today!



**because you want more than a job,
you want a career**

Do you feel that you're maximizing your potential with your current career? If not, consider joining the CENTURY 21® System in the New York metro area.

- Put the power of our 165 local offices to work for you—align your career with a name that's world renown for excellence and reliable service. CENTURY 21.
- Just stop by one of our local offices or visit us on the web to get started in our industry-leading training program. Let us help you build the career you want... and deserve.

Get started today!
1.888.21CAREERS
www.century21careers.com

Century 21® Real Estate LLC | 42 Countries, 7,800 offices, 143,000 agents of change.



© 2006 Century 21 Real Estate LLC. CENTURY 21® is a trademark licensed to Century 21 Real Estate LLC. An Equal Opportunity Company. Equal Housing Opportunity. Each Office Is Independently Owned And Operated.

Chapter & Division Event Coverage

By **Christina DeFalco**

Public Relations & Communications Specialist



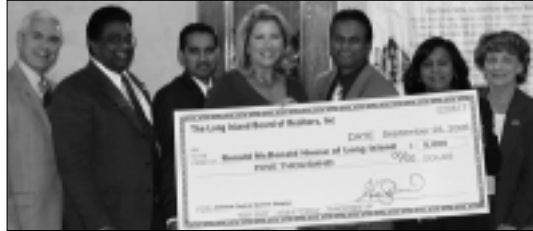
Throughout 2006 our goal has been not only to increase public awareness in regard to all the outstanding endeavors our LIBOR Chapters and Divisions are partaking in, but to increase Realtors involvement. The response has been tremendous from Realtors across Queens and Long Island. In the month of September our Queens Realtors contributed major support and dedication to the Ronald McDonald House of Long Island. The Queens North Shore Chapter held a successful fundraising dinner on September 14th raising over \$10,000 for the RMHLI, this is in addition to the \$5,000 check that was presented to the RMHLI by the Jamaica Central Queens Chapter on September 28th which was raised at their fundraising dinner as well. This Realtor dedication is an exemplary way of demonstrating "We're More Than Realtors..."

January 2007 — Save the Date!

The NASSAU COUNTY DIVISION BREAKFAST will be held on Thursday January 11th at the Milleridge Cottage in Jericho at 8:30am.

The SUFFOLK COUNTY DIVISION LUNCHEON will be held on Thursday, January 18th at Villa Lombardi's Restaurant in Holbrook at 12:00pm.

The QUEENS COUNTY DIVISION LUNCHEON will be held on Thursday, January 25th at Antun's Restaurant in Queens Village at 12:00pm.



INSURANCE Plus
HEALTH INSURANCE
for Small Businesses & the Self-Employed



Rose Gagliardi is an insurance broker with over 20 years experience, servicing the tri-state area. Rose specializes in Health, Dental, Life, Long Term Care, Medicare Supplements & Disability Insurance. Rose and her staff are **committed** to providing the utmost personal attention and **maximum** client servicing.

Endorsed by the
REAL ESTATE BOARD OF NEW YORK
for over 15 years

ROSE GAGLIARDI
Broker

55 East Main Street • Oyster Bay, NY 11771
516.922.1200 • 212.268.4473 • Fax 516.922.2829
rginsuranceplus@aol.com • www.insuranceplusny.com

Immediate Sales Positions Available!

Now Hiring Loan Officers, Talented Team Leaders & LOAN ORIGINATORS!

If you are **Motivated** and **Under Challenged**
Under Paid **Under Appreciated** **JOIN US!**

- Great Compensation Plan
- Your Appraisers, Title, Settlement Companies
- Advertising Support
- 24-Hour Payout
- Processing Support Available
- Originate and Close Nationwide
- Accounting Services
- Medical, 401K Available
- Your Own Web Site
- Fast Closings

Tired of Making Someone Else Rich?

Set Your Own Hours
Residential & Commercial

EFI CAPITAL

Excellence Foundation Integrity

1-888-EZ-EFICASH

1-888-393-3422

www.eficapital.com

400 Garden City Plaza • Suite 450, Garden City, NY 11530

Licensed Mortgage Broker, NYS Banking Dept, Licensed Throughout the Nation.



. The difference between a job & a career.

- ▶ Advanced Training
- ▶ Exclusive Offerings
- ▶ Proven Marketing
- ▶ Service Philosophy
- ▶ Technology Platform
- ▶ 23 Office Locations & Divisions

If you want to be serious about selling there is no better team to be a part of. The camaraderie, managerial staff, incredible marketing tools and training makes all the difference. I am so proud to be a Daniel Gale Sotheby's International Realty broker.

René Tidwell
Realtor®

I joined Daniel Gale Sotheby's International Realty because I wanted to associate with the best in our marketplace. They are known for great successes, a superior level of professionalism, educated salespeople, exemplary in-house training and ongoing support.

Jamie Pastorelli
Realtor®



Ready to move up?
Call Bonnie Doran today,
888.931.9500

bonniedoran@danielgale.com
www.DanielGale.com

Each Office Is Independently Owned And Operated



Sotheby's
INTERNATIONAL REALTY

LIBOR NEWS

Bill Sponsors Agree to Reintroduce in 2007

(Continued from page 1)

Working Group suggested that polling data be gathered to help us better document the existing problem of lost and/or partial commissions. The Legislative Steering Committee agreed to proceed with this suggestion through the local Multiple Listing Services throughout New York State.

The bill (S.193-B/A.3395-B), which requires disputed real estate commissions be placed in an escrow account with the county clerk until a resolution is reached, overwhelmingly passed the Assembly by a vote of 112-15 and the Senate with a 60-1 vote.

Over the past few years we have had many barriers to overcome in our attempt to gain passage for this bill. This year was a battle down to the final moments of session. Many of our legislators took heroic stands in support of this issue.

The Judiciary Committee Chair refused to let this legislation come to a vote in the committee. However Assemblyman Michael Gianaris (our prime sponsor) marshaled enough support for a vote to advance the legislation to the Codes Committee.

Additionally, our troops rallied to encourage Members of the Codes Committee to pass our bill. By a narrow voting margin of 10-9, the Codes Committee advanced our bill to the Rules Committee.

Despite the last minute opposition from the Trial Lawyers, who were upset by aspects of the bill, we were able to persevere and our bill advanced to the Assembly floor for a full vote.

Thanks to all REALTORS® efforts and the tremendous support of the REALTOR®-friendly legislators in Albany, our bill was forwarded over to the Governor's office. We must once again seek co-sponsorship from the majority members in both houses of our state government.

It is more important than ever to contribute to RPAC! Remember there are many adversaries out there who would like to see our bill fail once again. Please contribute to RPAC each and every calendar year. It is the best way to protect your business and ensure that our fight for a much needed Commission Escrow Act can and will succeed!



**GROW Your Business
GROW Personally
GROW New Orleans**

**NARdi
GRAS
REALTORS®
CONFERENCE & EXPO
NEW ORLEANS NOV 10-13 2006**

A Celebration of REALTORS®
Renewing, Reconnecting & RE-energizing

NATIONAL ASSOCIATION
OF REALTORS®
The Voice for Real Estate

Get ready for the most memorable, rewarding experience in NAR history! Grow your business with the latest tips and tools at the Conference & Expo. Grow the economy of New Orleans while you reconnect with friends, dine in the Garden District and party on Bourbon Street. Grow personally by participating in volunteer rebuilding activities to help fellow Americans in need. Let's show New Orleans and the world that we're proud to help build communities.

Come to NARdi Gras...it's the place to be in 2006!

Register for the FULL Conference package and get the best value for your money!

Register Today!
www.REALTOR.org/Conference
or call 1-800-650-6893

**The Institute of Real Estate At Hofstra University
Invites You to Long Island's Most Exciting Real Estate
Conference of the Year**

REDEVELOPING LONG ISLAND IN THE 21ST CENTURY
Featuring Keynote Speaker Scott Reschler • Reckson Associates Realty Corp.

Wednesday, November 29 • 7:45 — 11 AM
Hofstra's Monroe Hall • Uniondale, NY

REGISTRATION REQUIRED FOR ADMIITTANCE
Call Theresa Haller • 516. 463.4069

**Turn Their Dream Home
Into Your Dream Transaction...
With Knockout
Home Inspectors.**

Protect Your Customers... Your Transactions... Your Reputation.

For over 30 years Knockout has helped add value to home transactions of all types and sizes, delivering high quality, fast turn-around pre-closing termite and home inspections. Chances are you've seen our trucks and familiar boxing glove logo all over the metropolitan area, and now we're here to provide peace of mind to you, and your clients.

From the foundation to the roof, we inspect it all, providing full computerized reporting. And Knockout is fully insured and affiliated with top nationally recognized associations for Certified Home Inspectors, subscribing to their strict Standards of Practice, Code of Ethics and required continuing education.

It's taken a lot of hard work to find just the right home for your clients, and build a trusting relationship. Well now you can complete a flawless transaction that gets you the referrals you deserve with Knockout.

Limited Time Offer

All Home Inspections
(Up to 4,000 Sq. Ft.)

NOW \$350!
(A \$500-\$850 Value!)

**Plus as an
Added Bonus, a
FREE
Termite Inspection
and Report**
(A \$95 Value!)

© 2006 Knockout

Knockout Home Inspections

A division of Knockout Pest Control, Inc.

1-800-404-9577

e-mail: akatz@knockoutpest.com www.knockouthomeinspections.com



New York State Home Inspection License # 16000016623

WHO HAS THE MOST IMPORTANT JOB AT COLDWELL BANKER LAFFEY ASSOCIATES?

I do!

I am a Laffey Call Center Specialist.

It's my responsibility to handle the hundreds of weekly phone calls and emails from buyers and sellers interested in the properties shown on any of the 25 real estate websites we use to market our clients' homes.

I do it in a quick, courteous, professional manner. My Call Center is open 24-hours a day, 7-days a week.

More important, I route the buyer or seller inquiry to the listing Laffey Home Specialist within minutes! We call that our "Wherever, Whenever" system.

I track the Laffey Home Specialist down "Wherever" they are, "Whenever" they receive an inquiry. They never lose a customer! I guarantee your complete satisfaction!

Our average response time is less than 10 minutes!

I am Coldwell Banker Laffey Associates.

I am in the right place at the right time.



Alexa Ventrella, Call Center Specialist

**It's Who We Are and
Where You Want to Be.™**

**COLDWELL
BANKER**

LAFFEY ASSOCIATES



It's Who We Are and Where You Want to Be.

If You Would Like To Be Here

Please Contact Bettie Meinel 516-626-1500 ext. 343

NYSAR Money-Saving Affinity Programs

Get the most from
your membership.



Your NYSAR membership gives you access to money-saving affinity programs including: financial, travel, insurance, office and business solutions.

Advanced Access - save up to 33% on web design, hosting, Internet and e-mail marketing solutions.

Bank of America - sign-up for a low interest rate, no-annual-fee credit card that identifies you as a REALTOR®; access fast cash with a GoldOption® line of credit.

PossibleNOW - save 50% on do-not-call compliance solutions and, for only \$10/month, immediately verify phone numbers online.

EnergyAlliance - save up to 8% on total electric costs for residential or commercial accounts.

UPS - save up to 20% on domestic and international shipments.

Choice Hotels - save 15% on stays at more than 5,000 locations worldwide.

For more information or a complete list of programs:

Visit www.nysar.com
Call 518.463.0300 x229
E-mail marketing@nysar.com.



LIBOR NEWS

Election Day is Around the Corner Please Remember to Vote!

Election Day is approaching and now is the time for you to start thinking about the legislators who have been supportive of our industry. We have an old saying here at LIBOR — “REALTORS® Need to Support Legislators Who Support REALTORS®.” We are over 28,000 members strong and whether you like to admit it or not — we wield power! All of us must exercise our power in November. On Election Day — make sure you

remember to vote for the candidates who are REALTOR®-friendly. They need our support. Sometimes elections are decided by only a few votes. Please remember to vote! We can make a difference! If you're unsure if your candidate is REALTOR®-friendly, call Randy Kaplan in LIBOR's Government Affairs Division.



Western Queens Chapter Holds Blood Drive



LIBOR's Western Queens Chapter sponsored a blood drive in conjunction with the Elmhurst Hospital Center on September 11th to commemorate the fifth anniversary of the September 11, 2001 attacks. The event which was held at the Queens Realter Service Center was a great success with over 25 pints of blood being donated. Pictured (above left) Western Queens Chapter President Kenny Dunn (right), who organized this event as a way for Realtors to give back to the community, and Sheila McGann-Bivona of the Elmhurst Hospital Center's Blood Donor Program. (top right) LIBOR Vice President Buddy Hoosein, who also helped organize this event, in the process of donating a pint of blood.

WPI Sea to Sky Realty, Inc.
200 Broadhollow Rd.
Suite 207
Melville, NY 11747
(631) 961-4626
(800) 654-1969
www.wpiseatosky.com
Sales@wpiseatosky.com



WORLD PROPERTIES INTERNATIONAL
Our Company... Our Solution... No Borders
Sea to Sky Realty & Mortgage

Real Estate / Mortgages / Insurance / Title

The Revolution Is Here!

WPI Sea to Sky is your clients “One Stop Shop” for their real estate transaction and your Key to increasing your income!!!

Earn **100%** of your real estate commissions for only **\$199.00 per month!!!**
80% real estate commissions are FREE!!!

All WPI salespeople are loan officers with **WPI Mortgage Direct*** and receive **50% mortgage commissions** on loans they originate!!!

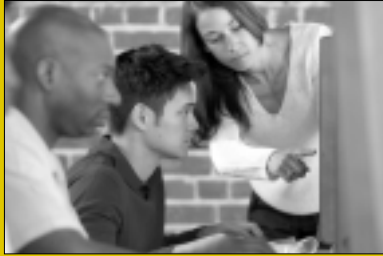
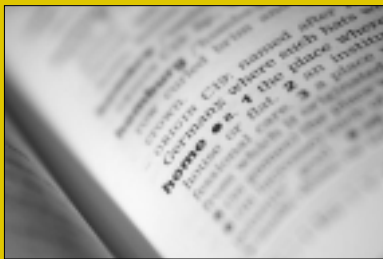
Become A WPI Associate and receive:

- Lead capturing real estate website with MLS IDX Search
- Back Office Mortgage Software (do your own credit checks)
- EZ Audio (add voice to your sites)
- Customizable Drip Email Campaign
- Contact Manager
- Back Office Message Board (talk to WPI Agents cross the globe)
- No Mandatory Sales Meetings or Floor Time
- Online Corporate and In-House Training
- Lead capturing mortgage website
- Unlimited Digital Tours
- Discounted 360 Virtual Tours
- Unlimited Website builder (give away FREE websites to your clients/friends)
- Mortgage Application Manager
- Use of our Follow Me Virtual Phone System (never miss a lead)
- Complete Office Facilities or Work From Home
- Customizable Auto Responders
- WPI E-Classified Network
- Unlimited CD Brochures
- Unlimited CD Business Cards
- WPI Shopping Mall for Signs, Supplies, and Apparel
- Complete Office Facilities or Work From Home
- Insurance Commissions (if licensed)
- Complete Broker Assistance & Much More



WPI Sea to Sky Realty, Inc. is a Licensed NYS Real Estate Broker. *WPI Mortgage Direct is a division of Absolute New York.

Visit
www.joinseatosky.com
to view our
online presentation
or call (800) 654-1969
for details and a
confidential interview



ATTENTION AGENTS

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

MAYBE IT'S TIME FOR A CHANGE!

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

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

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

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

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

Come talk to US!

INTERESTED IN BEING A SALES MANAGER?

Positions Available • Co-Ownership Opportunities
Sales Management Training Provided!

Nassau County



Vincent Dell'Accio
G.R.I., C.R.B., C.B.R.
Broker Owner

516-826-8171 x211

Suffolk County



Frank Dell'Accio Jr.
G.R.I., C.R.B., C.B.R.
Broker Owner

Office: 631-226-5995 x214
Private: 631-774-5177



FOR AN AFTERNOON OF GREAT NETWORKING AND FAMILY FUN... LIBOR'S 11TH ANNUAL REALTOR RUMBLE

Over the years, Long Island Realtors have raised over \$60,000 through this fundraising event. Please participate and help make this year's event another successful effort.



It's a Great Way to Spend an Afternoon Bowling With Fellow REALTORS, Friends, and Family and All Proceeds Are For a Good Cause — **DIABETES RESEARCH!**

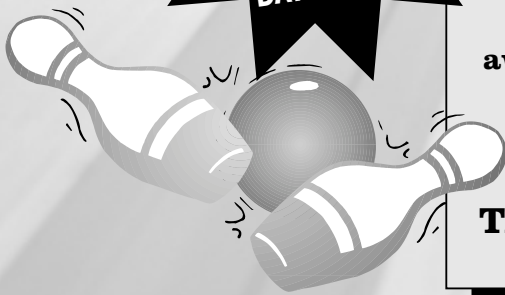


**ALL REALTORS SHOULD PLAN TO JOIN US ON!
SUNDAY, OCTOBER 22, 2006**

1-4pm • Syosset Lanes • 111 Eileen Way • Syosset, NY

WE NEED YOUR SUPPORT!

THERE WILL BE PRIZES AND GIVEAWAYS ALL DAY LONG!



HAVE A BALL AT THE REALTOR RUMBLE!

Join Donna Donna and the WBAB Street Team as they host the 11th Annual Realtor Rumble!

WBAB will be giving away exciting prizes at this special event!

Live Call-In Broadcast From This Event!

THIS IS A SPECTACULAR EVENT THAT IS NOT TO BE MISSED!



SPONSORS & BOWLERS NEEDED! APPLICATIONS AVAILABLE!

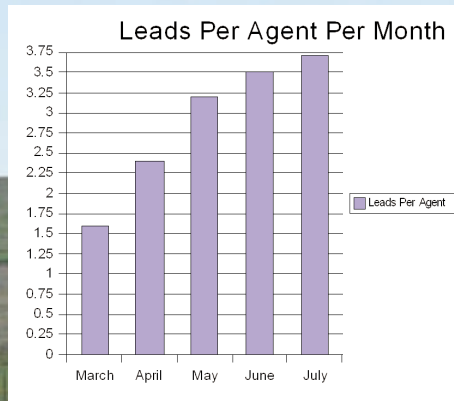
Application is available on the Realtors Only Site, Document-on-Demand #155.

RAFFLES, GAMES, PRIZES...SOMETHING FOR EVERYONE!

Contact Pat Levitt at (516) 764-6200 or Peter Caruso at (516) 775-4000 for more information.

The Road to Success Just Got a New Name:

LeadStreet powered by **Real.Leads**



- **remax.com** generates more leads than any other real estate company
- **remax.com** routes all leads to agents directly
- **remax.com** creates free leads-no referral fee attached

Here's how we do it:

- The largest national, regional/local TV, radio & internet advertising program in the real estate industry DRIVES consumers to remax.com
- Consumers have access to virtually every residential & luxury home listing in the US
- Leads are distributed directly to the listing agent immediately.
- The result?
 - More Leads To You!
 - More Completed Transactions
 - More Happy & Satisfied Clients & Customers

One Web Address Is All You Need! remax.com

Where Do **You** Want To Be?

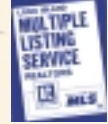
Share the power of RE/MAX.
Call or visit us online today.



800-REMAX-NY
remax.com

You are Cordially Invited to Attend The Annual:

LIBOR/MLS Installation & Awards Dinner Dance



WEDNESDAY, NOVEMBER 15, 2006

CREST HOLLOW COUNTRY CLUB • 8325 JERICHO TPKE., WOODBURY, NEW YORK

PRESENTATION OF AWARDS

-  2006 REALTOR® — Broker of the Year
-  2006 REALTOR® — Salesperson of the Year
-  2006 REALTOR® — Affiliate of the Year
-  2006 COMMUNITY SERVICE Award
-  2006 LIFETIME ACHIEVEMENT Award
-  LIBOR PAST PRESIDENT'S Award: Marian Fraker-Gutin, 2006 Recipient
-  MLS EXECUTIVE COMMITTEE SERVICE Award: Jane Salamon, 2006 Recipient

7:00 PM

**Lavish Cocktail Hour
Entertainment
Open Bar All Evening**

8:00 PM – 12:00 AM

Elegant Dinner

HONORING:

**2007 LIBOR President and
2007 MLS President**

**Installation of 2007
LIBOR & MLS Elected Officers
and Directors**

**Fabulous Dance Music By:
"RIC MANGO ORCHESTRA"**

INSTALLATION DINNER

SPONSORSHIP

ONLY \$250.00

PAID SPONSORSHIP INCLUDES:

- 2 Complimentary Tickets (Value \$120)
- Full-Page Ad in the Installation Dinner Souvenir Journal Distributed to Each Realtor Attendee (4 1/4" w x 7" h ad must be submitted as 'camera ready', black & white)
- Your Company Listed on Each Dinner Table Card
- Your Company Name & Sponsorship Announced By the Emcee
- Your Company Name Prominently Displayed On Our Large Acknowledgement Wall Banner

\$60.00 per person ~ PREPAID RESERVATIONS ONLY

RSVP Online: Go to www.mlsli.com/event.asp

Questions? Call Connie Aiello at LIBOR (631)661-4800, ext. 361

Phone Reservations Will Not Be Honored Without Credit Card Info

• This Form Is Available on FAX-ON-DEMAND: 631-661-9126, Doc. #152 •

Complete the Form Below and Fax to: 631-661-2103

2006 LIBOR/MLS Installation & Awards Dinner Dance — November 15, 2006

RETURN FORM WITH PAYMENT TO: Long Island Board of REALTORS®, 300 Sunrise Highway, West Babylon, NY 11704, Attention: 2006 Installation Dinner or Fax to 631-661-2103

Name(s): _____

Office: _____

Bus. Address: _____

Bus. Phone: _____ Cell Phone: _____

Prefer To Be Seated With: _____

Mastercard

Visa

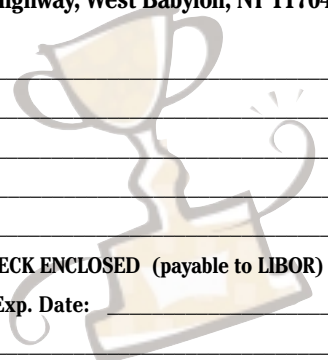
Discover

Amex

CHECK ENCLOSED (payable to LIBOR)

Card#: _____ Exp. Date: _____

Cardholder Signature: _____



These Guys Couldn't
Adapt to a
Changing Environment...
Now They're Extinct!



**MLS PRODUCTS & SERVICES...
TECHNOLOGY BASED BUSINESS SOLUTIONS
FOR TODAY'S REALTOR®**

**BROKER RECIPROCITY • CUSTOM WEBSITE DESIGN • BUILD IT YOURSELF WEBSITE •
OFFICE/HOME TECH SUPPORT SERVICES • STRATUS UNPLUGGED**

With One Phone Call You Can Access Everything You Need to Help YOUR Business Succeed • 631.661.4800 ext. 11

www.mlstechs.com

LIBOR NEWS

WELCOME New LIBOR & MLS Members

Kashmir Ahuja One Rate Realty Inc.	Victor E. Gazal Gazal Internatinal Brokerage	David D. Singh Daks Realty & Appraisal
Vito Badala VB Appraisal Services	Mary W. Hillman Mary Wells Hillman Realty Co.	Kevin A. Smith Wexford Enterprises Inc.
Robert H. Baker Robert H. Baker, REALTOR	Thomas John American Gardens Realty	Andrew N. Stark WCI Realty New York Inc.
Anna Beigelman Exit Realty Results	Edward Kim Genesis Estates LLC	Kitty P. Stein Better Homes Marketing Inc.
Peggy Cawley Elegance Abroad Inc.	Gina M. Kritikos GMK Realty LLC	Lawrence A. Tesch Morgan Realtors of NY Inc.
Raiyen Chen Victoria Realty Group LLC	Joseph J. Licata Joseph J. Licata, REALTOR	Jordan E. Trager Picket Fence Realty
Steve Cheng Comerstone 4X Inc.	Donald Mapp M and M Realty	Margaret Tsoukaris RE/MAX Integrity Leaders
Jing Chin Universal Pro Realty Group Inc.	Sean P. McPartland Buy & Sell Realty Consultants	Bradley L. Walcott Bright Success Group Inc.
Donna M. Davis Davis Team Realty Inc.	Thomas V. Pillari Thomas V. Pillari, REALTOR	Huiyan Wu HNL Corporation
Debra Dietrich Sitequest Residential R E Inc.	Sieukumar Ramjit Triplex Homes Realty Inc.	Nils T. Zmaczynski Nils T. Zmaczynski, REALTOR
Michael A. Dubin Michael A. Dubin, REALTOR	Gurvinder S. Sahni Gurvinder S. Sahni, REALTOR	Barry S. Zornberg Green Island Realty
Terry M. Fulton Elyon Properties, LLC		William Zuluaga William Zuluaga, REALTOR

NAR Launches "Home from Work" Campaign

The National Association of REALTORS has launched a campaign to create more affordable housing opportunities for public and private sector workers.

The "Home from Work" campaign encourages and trains REALTORS nationwide to work with businesses to develop employer-assisted housing (EAH) benefit plans for their workers including home buying workshops, one-on-one housing counseling led by REALTORS and financial incentives. Employers can choose to offer employees any or all of these benefits, and NAR will provide assistance, at no cost, to employers who want to develop a customized EAH plan.

Home from Work is the newest initiative from NAR's Housing Opportunity Program that positions REALTORS as community leaders in identifying, developing, and pro-

moting business opportunities that expand housing availability and ensures an adequate housing supply in both the rental and homeownership markets.

"REALTORS build communities, and Home from Work gives REALTORS the tools to become advocates for employer-assisted housing benefits and help organizations increase their business opportunities while also helping their employees achieve their goal of homeownership," said NAR President Thomas M. Stevens.

NAR will offer Home from Work training sessions for REALTORS throughout the remainder of 2006. The three-hour training class, which teaches REALTORS how to market EAH programs to employers, will also be offered in multiple locations throughout 2007.

2007 MLS Committee Applications Now Being Accepted

If you are interested in being considered for an appointment to serve on one of the following MLS Committees that includes: Rules & Procedure, Advertising, Marketing & Promotion, Budget & Finance, or Technology & Services, an application is now available on

Documents on Demand #104. The deadline to submit an application is Monday, October 30, 2006. All completed applications should be returned to Lisa Gonzalez, MLS Administration, 300 Sunrise Highway, West Babylon, New York 11704.



Keep 100% of Your Commission

We welcome experienced, high performance agents and new agents.

- Members of LIBOR (MLS)
- Free telephone and computer usage
- Free E&O insurance
- Courteous secretarial staff
- Co-op Advertising
- YOU WILL GET MORE LISTINGS
- Always keep your listings
- Broker and staff do not compete
- Work your own hours, in any town
- Training sessions

The Largest Independent Real Estate office in Florida is now in New York. Over 3,300 sales agents in 3 states have come to realize they do not have to share their commission with their Broker.

JOIN OUR LONG ISLAND REAL ESTATE OFFICE TODAY AND WORK IN ANY TOWN YOU WANT.

Some of the 118 Recent Agents Who Have Joined Us



Call Me!
JOANNA WEISSMAN
(formerly of Re/Max North Shore)
(631) 678-7133



Call Me!
MAURICE JOHNSON
(formerly of Weichert Realtors)
(516) 841-5027



Call Me!
RESHID WALKER
(formerly of ERA/Top Service Realty)
(347) 731-5570



Call Me!
SAM MARRERO
(formerly of Century 21/Laffey Associates)
(516) 885-1297



CHARLES RUTENBERG REALTY, INC.

255 Executive Drive, Suite 104
Plainview, NY 11803

516-575-7500

24-hour hotline at 866-200-6204 or go to www.100percentcommission.com or call our office 516-575-7500

New York • Ft. Lauderdale • Chicago • Clearwater

Recap of NYSAR Business Meetings in Saratoga Springs

By *Tricia Chirco*
Marketing & Communication Director

The NYSAR Board of Directors met in Saratoga Springs during the September Business Meetings, and took action on several key items including a proposed update to the association's Strategic Plan and the 2007 budget.

The board adopted an update to the plan that calls for expanded services and benefits for members. The plan has dozens of action items based upon the following goals: 1) increasing NYSAR's ability to recognize changes in member needs and market/economic factors that affect their ability to succeed; 2) initiate and respond to changes in legislative, regulatory and legal issues affecting the industry; 3) design programs and services as well as effective delivery systems to be responsive to changes in member needs; 4) improve NYSAR management and governance.

The directors also approved a \$5.07 million 2007 budget for the association, which includes funding for the Strategic Plan

Update items. The 2007 budget calls for a dues increase of \$5 and an increase to the IMF special assessment of \$5. Total member dues including the IMF assessment will be \$70 in 2007.

In other action, the directors:

- Approved the contribution of \$70,000 from reserves to the NYSAR Disaster Relief Fund to support NAR's Habitat for Humanity project in New Orleans.
- Approved the expenditure of \$25,000 by the Issues Mobilization Committee to fund an independent study of lost commissions.
- Authorized the expenditure of \$234,746 from the Legal Action Fund to support three legal cases and conduct research relating to co-op boards' discriminatory actions.

The NYSAR Association Update presentations given by NAR Vice President and Chief Economist David Lereah entitled "Real Estate Reality Check" and OnBoard Vice President Marc Davison entitled "Real Estate in a Post-Zillow World" are now available online at nysar.com.



Pictured here are Business meeting attendees: (l-r) Linda Bonarelli, Seibert Robinson, and Peter Caruso.

the Legal Action Fund to support three legal cases and conduct research relating to co-op boards' discriminatory actions.

The NYSAR Association Update presentations given by NAR Vice President and Chief Economist David Lereah entitled "Real Estate Reality Check" and OnBoard Vice President Marc Davison entitled "Real Estate in a Post-Zillow World" are now available online at nysar.com.

Scenes From Saratoga



Nick Gigante, (pictured at the head of the table) is a candidate for 2008 NYSAR Secretary-Treasurer. Pictured here with Nick are (l-r) Barbara McDonough, Karen Gigante, Lee Rothleder, and Ray Zorovich.



Pictured here (l-r) are NYSAR Directors Gail Bishop and Liz English from the Long Island Board.



GOING IT ALONE NO LONGER MEANS DOING IT ALL YOURSELF.

Give your business a more professional image at a low cost. Get just the calls you want when you want them with Intelligent Office. We can even relay messages and send callers to voice mail. **INTELLIGENT, ISN'T IT?**

- Work more intelligently by using live receptionists to handle your phone traffic.
- Calls answered live and connected anywhere
 - On demand meeting space
 - Business support services

Intelligent Office
Work Anywhere...Professionally
www.iOmelville.com

445 Broad Hollow Road,
Suite 25
Melville, NY 11747
631-881-0800

**YES!
TIME IS
MONEY!**

AND FREE IS EVEN BETTER!

We're specialists in Real Estate Classified and Display Advertising. In fact, we are a one-stop organization for all your advertising and marketing needs.

We provide you with complete service, from copy preparation, through media placement. You keep complete approval but we handle all the details. We can also provide you with advertising specialties, out of home advertising, radio, television, direct mail, event marketing or anything you can imagine to promote your business.

For classifieds, most of our clients FAX us their listings, we prepare your ad and send to you for an OK. Upon approval we release it for publication, then follow-up.

What does this give you? You save the time in ad preparation! You deal with ONE source for all media. You save placement effort. You save time. We do it all. Thus, you save money! Best of all, we recommend the right media for you.

Best of all, our classified advertising services are FREE to you! You pay the same price you would pay the media! The media pay us for our services. You deal with ONE organization, not multiple ones, ONE combined bill, and you pay with only ONE check.

At CMA, we invite you to be one of our valued clients. Please call us for more info at 516-568-1800 or 718-962-2600, and get ready to SAVE BOTH Time and Money!

CMA **CALL 516-568-1800**
CLOVER MILL ASSOCIATES, INC.

303 Merrick Road, Lynbrook NY 11563 • FAX 516-872-1398 • www.cmaadv.com
ADVERTISING FOR PROFESSIONALS, BY PROFESSIONALS

**ATTENTION!
EXPERIENCED FULL TIME REALTORS
IN WESTERN SUFFOLK!**

Want steady cash flow and big commissions too?

YOU'LL RECEIVE:

- SUBSTANTIAL SIGNING BONUS.
- \$1,000.00/WEEKLY DRAW VS. COMMISSIONS FOR QUALIFIED FULL TIME AGENTS.
- Major medical benefits for full time qualified agents.
- Successful Century 21 franchise with over 28 years in the same location.
- In-house mortgage bank branch, licensed in New York, New Jersey and Florida.
- Full support staff to help you sell more and clerk less.
- Call for a confidential meeting with Owner Rich Parisi.



Cell Phone Number

516-729-4899

Century 21
PARISI REALTY

700 Sunrise Highway • West Babylon, New York 11704

EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED

MLS Info Line

By Christopher Armstrong
MLS President



Fall Update

I just returned from the Fall Business Meetings in Saratoga Springs where there was plenty of enthusiasm and leadership flowing. It created a unique environment that gave way to a lot of good conversation and idea sharing. I was glad I was there.

At the Business meeting the State Association gives an update and this year one of the speakers was Dr. David Lereah, NAR's Chief Economist who made a presentation entitled "Real Estate Reality Check." Dr. Lereah spoke about today's market conditions and how markets across the country, Long Island included, are in the process of correcting themselves from a real estate expansion that has lasted over 11 years producing what some would describe as "unsustainable growth." Dr. Lereah pointed out that as the market transitions from a sellers market to a buyers market, we are seeing prices soften and days on the market increase.

It was interesting that in many areas across the country, Long Island included, home prices are dipping in an effort to correct market conditions that are a result of a housing boom that should have ended 3 years ago but due to 9/11 and a volatile stock market, kept going to unrealistic levels. Our job will be to educate sellers what the correct selling price of their home is today — based upon today's market conditions.

40% of homes during the past few years have been second homes. This proves the point about the stock market.

"The MLS has made it a priority to brand the mlsli.com as the source for buyers and sellers."

Recently the MLS Advertising Committee met to take a look back at what worked in 2006 and to start talks about where we need to advertise mlsli.com moving forward in 2007. What was obvious by the metrics shared, and survey results taken from Stratus, is that the number of daily visitor sessions to mlsli.com is up 34% over a year ago. The committee will be looking into increasing their spending in the areas of search engine enhancement programs.

The MLS has made it a priority over the past few years to brand the mlsli.com as the source for buyers and sellers. We have spent thousands of dollars through our advertising to promote this website so that Internet consumers can find their way to you.

Several updates will be made to mlsli.com, that will help make this site even better. Consumer buying and selling tips will be available in video format on the site and we will be able to offer the site in different languages.

Since this is football season I will say that we are in the 4th Quarter, and I am happy to report MLS is definitely in the lead. We'll keep our team moving toward the goal line and I'll report back to you again at the 2 minute warning.

Get Free Web Content Sperlings Best Places

Sperling's Best Places gives consumers a reason to keep coming back to your site.

A new service brought to you by MLS — and it's FREE!

MLS has recently licensed NEW Web Content from Sperling's Best Places that can be framed to your website — for FREE! Sperling's Best Places provides great information on Neighborhood Profiles and School Statistics. This is yet another great service provided by the MLS that will help you remain competitive in today's technologically advanced market.

Why do you need web content on your site? Over 80% of homebuyers are now starting their search on the Internet. Homebuyers today are Internet savvy and they want all different types of information at their fingertips when searching for a home on the web. Besides listings, you need CONTENT on your site to keep these tech-savvy, information seeking customers up-to-date and informed about buying or selling a home.

Your customers demand information about one of the biggest decisions in their life. Provide them with this information by integrating Sperling's Best Places

Neighborhood and School information to your website — keep them coming back for more!

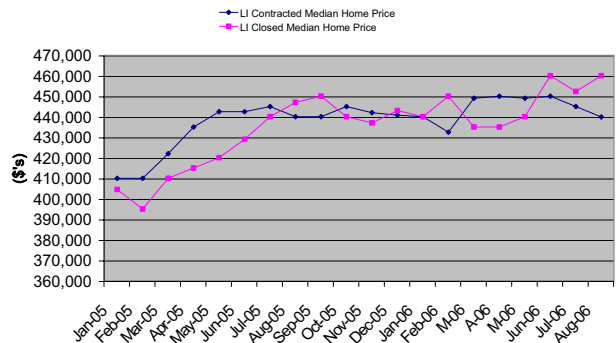
Add the following content to your site from Sperling's Best Places:

NEW! Neighborhood Profiles — Homebuyers can now find reliable information on the area in which they are interested. Contains almost 100 pieces of data on every zip code in the U.S. Consumers receive a profiles of the neighborhood including demographics, climate, house, education, economic, health and climate information.

NEW! School Statistics — Give website visitors the opportunity to find out great info about the school district of their choice. Include in-depth profiles on 85,000 schools in over 15,000 districts nationwide, searchable by school district, town, or zip code.

For a sample of Sperling's Best Places, visit <http://bp.mlsli.com>. You can register to use Sperling's Best Places from Stratus Info Center by clicking on Neighborhoods and Schools. Once you register, you will receive instructions for your web designer so he/she can add the content to your site.

Long Island Home Prices - 1/05-8/06
(Contracted and Closed Median)



MLS Q&A

Q. I'd like to link a virtual tour to my listing. Does MLS have any Rules that I must follow when adding a virtual tour link or uploading pictures to my listing?

A. Yes. The following rule was recently revised by the MLS Board of Directors to prohibit contact information from being displayed on virtual tours:

Rule 501.12

Listing photos or any type of virtual

tours may not include any contact information such as pictures of you, your office, your logo, name, office name, email address or web site address. All residential properties' photos must include the exterior front of the property.

This rule became effective as of August 21, 2006. As of that date no new virtual tours with contact information may be linked to listings on the Multiple Listing Service of Long Island.

Web Stats

According to the August web stats for mlsli.com, the number of average visitor sessions has risen to over 18,000 a day, representing a 34% increase over last August's figure of 13,346. Additionally,

the number of unique visitors sessions to the site has increased to 6,973 sessions, up from 6,433 sessions a year ago. The average user session on mlsli.com is 14 minutes.

Fines Given by the Rules Committee for Failure to Submit Requested Paperwork Since 10/4/06:

- \$1,000 — 2 fines
- \$750 — 2 fines
- \$500 — 4 fines
- \$250 — 6 fines

GET YOUR COMPANY NOTICED...

ADVERTISE ON THE WEB...MLSLI.COM™

89% OF BUYERS USE THE INTERNET TO SEARCH FOR A HOME. WHEN THEY LOG ON, WILL THEY FIND YOUR COMPANY'S BANNER AD THERE?

YOUR CUSTOMERS EXPECT YOU TO BE ONLINE!

Advertise your business on MLSLI.com™ for only \$250 per month and get your company noticed by thousands of buyers and sellers that visit the site everyday.

Contact Donna Lee at 631-661-4800 ext. 348.

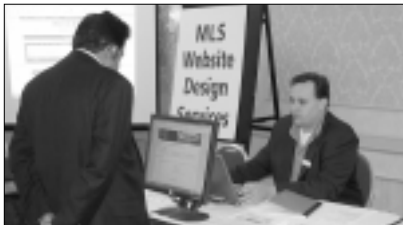
www.mlsli.com
mlsli.com
mlsstratus.com
Web Advertising
We've Got Your Audience.

MLS 5TH ANNUAL TECHNOLOGY FAIR

MLS Efforts Result In Another Successful Tech Fair

The 5th Annual MLS Tech Fair held on October 5th was well attended by hundreds of Long Island Realtors that began arriving early in the morning at the Uniondale Marriott. The tech fair featured many innovative products and services designed to increase agents' listings and sales. Exhibitors showcased their products on the trade show floor while product demonstrations were ongoing in the neighboring meeting rooms. Many of the attendees to take advantage of the seminars presented by nationally recognized speakers: Rolf Anderson and Verl Workman who delivered dynamic presentations on new technologies and new ways to communicate effectively.

The MLS Tech Fair provides the opportunity for Realtors® to stay current with the latest tools and technology that will help grow their business. Don Scanlon of Century 21 American Homes said "Technology has gone beyond laptops, cell phones, and PDA's. After spending the day at the Tech Fair, it's obvious that technology has taken the way we do business far beyond what any of us thought possible."



Thank you to the following Exhibitors and Sponsors that helped make Tech Day such a success.

- Verizon Wireless**
- CompUSA
- eRealty Solution
- SubmitYourListings.com
- CDW, Showing Time***
- eNeighborhoods
- The Cybernet Place
- Top Producer
- Visual Listing Systems
- Advanced Access
- Floor Plan Online
- ProspectsPLUS!
- Imperial Web Designs
- Obeo
- Melville Intelligent Office
- Lot Info
- Newsday & Newsday.com*
- Peridot Technologies
- AdvancedVideoTours
- Long Island Business News
- VisualTour
- Optimum for business, A Service of Cablevision
- Star Promoz
- Stratus Data Systems***
- Broadview Networks
- Centralized Showing Service
- Software Tree, Inc.
- Verizon Communications

*Gold Sponsor
 **Silver Sponsor
 ***Bronze Sponsor

TECHNOLOGY

The Secret Site

By Patti Brotherton

Wonder why you haven't had any inquiries on your new web site? You are not alone. Many agents feel that having a web site is a waste of time because they have felt and seen no value in it yet. The reason for this is that they haven't done their job in promoting it—they have a "secret" web site!

A Realtor asked my audience at one of my recent seminars if anyone in the audience has had a good response to their web site. Before I would let anyone respond I asked the Realtor a few questions and that was all I needed to do to make the entire room see that having a web site on the Internet is just the first step. The rest is up to you.

Just like any good marketing program, you must advertise. Most of your inquiries will come from your local area, but if you don't tell them about it, your money for the site is wasted. Make sure that you list your web site in every advertisement that has your name; that includes the company ads. This is your chance to not only sell one listing, but also others.

Advertise your web site on your business cards. Do you know that the general public expects you to have a web site? When you hand your card to someone, they immediately have the impression that you are "up

with technology" just by the fact that you have a web site. A psychological plus!

Advertise your web site on your voice mail. When people are leaving you a message and they hear that they can see all your latest listings on www.yourname.com, they just might go there to see what is new; this includes other real estate agents.

Advertise your web site on your for sale sign. We all know that the public wants to have as much information about a property as possible. They will log on to your site if they drive by a home that appeals to them. And, just think there may be another on your site that they want to see as well.

Advertise on all your marketing pieces—property brochures and flyers, postcards, open house invitations, etc. Everywhere that you put your name, put your web address. The more people that see it, the more will log on.

Remember to put your web address on every single advertisement; that includes the Chamber listing, your stationery (both letterhead and envelopes), magazine ads, organization directories, etc. From this point on your web address is part of your name and telephone number.

Register your site with as many search engines on the Web as possible. There are several companies who will do this for you.

Quick and Easy Phone Search

Those folks at Google www.google.com have more tricks up their sleeves that a pack of prestidigitators performing perplexities with professional precision. Here are two new Google tricks:

Try typing a phone number in the Google.com search box. Up comes every

place on the web where this number appears. It's like having a private detective. Similarly, rather than use a yellow page lookup just type the category and the area code in which you would like to search. Example: "theater 617." Neat tricks.

Source: realtimes.com



For Your Office - In Your Home
Drop Off Service

Network Planning & Installation
Cabling (Wired) or Wireless
PC Upgrades & Repairs
Install Cable/DSL Modem or Firewall

Install Printers, Scanners, Digital Cameras
Software Installations
Virus Removal
Pop-up Blockers, Spam Controls
Troubleshooting

FREE Office Network Evaluation!

Contact MLS @ 631-661-TECH or
Email MLSTech@MLSLL.com

Visit www.MLSTech.com for tech tips & more info on MLS Products & Services

SITES TO SEE



Now that summer has come to an end, what would be more enjoyable than stealing a beautiful autumn day at one of Long Island's well known vineyards. The place to go for planning your day is www.liwines.com; this is the website of the Long Island Wine Council, an organization dedicated to promoting Long Island's wines and vineyards. This site will inform you of everything ranging from monthly events, to related news and of course the ever so handy map of the Island.

Another great site to check for your autumn day getaway is www.northfork.com. This site concentrates on the North Fork area, which happens to be known for its excellent wines. This site includes a broad range of information that will direct you to specialized sites of vineyards making up the North Fork.

The autumn weather should not be lim-

ited to those of "age" only, if you are looking for activities that include the kids, the site to see is www.longisland.com. This is Long Island's most popular website; their resident guru has created an expansive list of fruit farms and pumpkin patches all around the island. There are many events listed here for the month to come, the only problem will be finding the time to fit them all in. To easily locate a farm near you, your one stop spot is pickyourown.org/nylongisland.htm. This site provides a detailed list of Long Island's pick-your-own farms for everything from apples, to pumpkins, and even vegetables. This site also gives you illustrated directions on making all different recipes and canning your fruit. There are tons of related resources here, so make sure you take advantage of them.

TECH TIP



Dana Nowick
MLS Product
Marketing Specialist

Online Help With Building the Ultimate Home Office

If you are a real estate professional fairly new to the business, chances are, there is still some work that needs to be done with regard to setting up your home office. Choosing the right technology equipment that meets your needs and your budget can be challenging, and quite costly if you are not well informed about the products available today.

As I was brainstorming on what to write for this month's tip — I usually browse the net for some inspiration. Well, I stumbled upon a really cool link from CNET.com. In fact, I was so inspired by this link that I wanted to share it with you. CNET.com, today's leading website for technology, created an interactive diagram that walks you through the steps on how to figure out what products are best for your office based on your budget. Visit http://www.cnet.com/4520-9359_1-6228484-1.html to start building your online office.

For example, you are just embarking on a real estate career and you plan to do work from home. After thinking about it, you are still not sure what technology you need to purchase to help get you started. The CNET office builder site comes to the rescue! On their site, you can click on home office and then choose "start-up" as your budget because you are just starting a career in real estate. CNET gives you a list of technology products you suggestions on what you need to set up a home office, along with their professional recommendations on which brands/models are best for you based upon your input.

For those of you who have been in the business awhile and are looking to upgrade your technology or just want some fresh, new ideas, this website offers help for you. There are additional recommendations that are based on a growing/mature business as well.

Watch your email every Thursday for helpful tech tips like this one, brought to you by MLS Products and Services, or visit mlstech.com to view a complete library of tech tips designed to help you grow your business.

October Named National Cyber Security Awareness Month

Sunday marked the first day of October and the start of National Cyber Security Awareness Month with state, local and federal government officials joining industry groups and computer security companies to highlight efforts that will be taken this month to educate consumers in how to stay safe online.

New York State, the University of North Carolina and the city of Charlotte, N.C., are joining the Department of Homeland Security, the National Cyber Security Alliance and numerous companies from the computer security industry to promote educational initiatives and free software giveaways to encourage the adoption of good cyber security practices in small businesses and citizens' homes.

New York Governor George Pataki is one of the first governors to accept an invitation by the National Cyber Security Alliance to sign a proclamation setting aside this month in recognition of the importance of cyber security. On its Web site, the New York Office of Cyber Security and Critical Infrastructure Coordination offers a link to a calendar of cyber security awareness events for the month.

Cyber Security Awareness Month is an opportunity to raise awareness of the importance of cyber security and empower all Americans to protect themselves online and ensure that their computers are not used to attack others," said Andy Purdy, acting director of the National Cyber Security Division at the Department of Homeland Security.



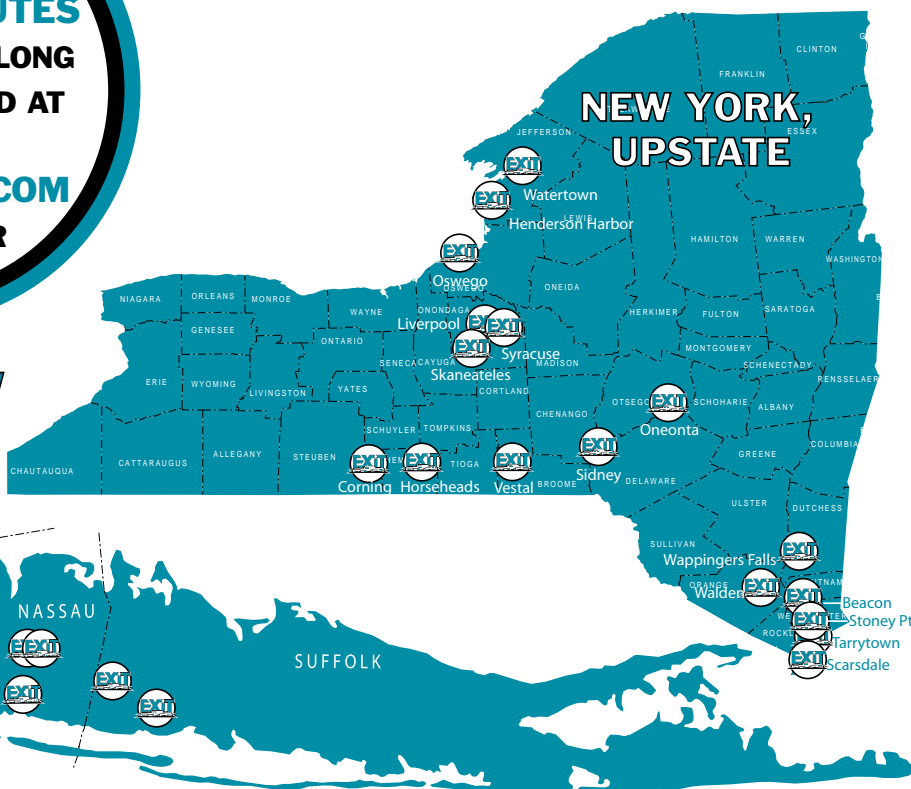
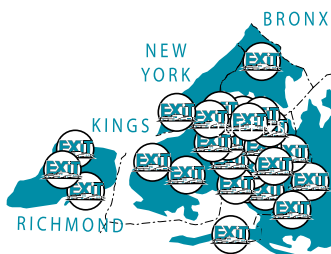
For More Information on EXiT Realty, call (347) 624-2251

Visit us on the web @
www.ExitNY.com

**JOIN US
FOR OUR
FREE 60 MINUTES
WITH EXIT IN LONG
ISLAND!! (VALUED AT
\$89) VISIT
WWW.EXITNY.COM
TO REGISTER**

\$2.5 MILLION RESIDUALS PAID IN NY

**NEW YORK CITY /
LONG ISLAND**



FRANCHISE OPPORTUNITIES

NYC / Long Island

Hector Castillo
(888) 444-EXIT
Info@ExitRealtyNYC.com

**More EXiT Offices
Coming Soon to a
Neighborhood
Near You.**

*Experienced Franchise
Salesperson Wanted.
Contact Hector Castillo
for More Information.*

EXiT New York Offices — Since 2002

NY Offices: 51+
NY Agents Active: 1,000+
NY Residuals: \$2,500,000+

EXiT Offices: 985+
EXiT Agents Recruited: 29,600+
EXiT Residuals: \$75,000,000+

**Visit us @
www.ExitNY.com
for Your FREE EXiT DVD**

(This is not an offer to sell or solicitation of an offer to buy a franchise. An offer is made by prospectus only)

This & That

Century 21 Laffey Associates Fine Homes & Estates is pleased to announce **Hasmukh Shah** has recently joined the firm as Home Specialist in the Bellerose Office. Mr. Shah will specialize in residential homes sales throughout Western Nassau and Eastern Queens concentrating in Bellerose, Floral Park, Herricks, and the surrounding communities.



The LIBOR Queens Service Center would like to welcome Laura Lazinsky to the Jackson heights facility.

A consummate professional, Hasmukh brings an expansive career to the firm. His keen ability to recognize opportunities in the market for clients and capacity to bring buyers and sellers together has already made him a much sought after Home Specialist.

NY RE/MAX Family Realty held a gala Grand Opening at their new Union Turnpike office in Fresh Meadows on September 16, 2006. More than 150 people attended and



The Eastern Suffolk Chapter held its election meeting on Thursday September 7th at the Stone Creek Inn, Montauk Hwy., East Quogue, pictured (from l-r) Gary Knotoff Eastern Suffolk Chapter President, Gil Picard LIBOR President, Neil Bader Guest Speaker from Wells Fargo and CNN contributor and Christine Curiale Wells Fargo Private Banking in Southampton.

enjoyed family-oriented activities including an astonishing magician, a creative face painter, food for everyone, and eight people won raffles for exciting items from local businesses.

Broker/Owner Pam Llobell-Korinek, Administrator Susan Wood and Administrative Assistant Pam Burney of recently franchised WEICHERT, REALTORS® — Dutch Door in West Sayville have completed an in-depth training/tour of the inner workings of a thriving real estate business — the four-day WEICHERT®

Century 21 Laffey Associates Welcomes Jaklin Malekan



Shapiro Laffey Associates Fine Homes & Estates is pleased to announce Jaklin Malekan has recently joined the firm as an Associate Broker & Laffey Home Specialist. Mrs. Malekan will specialize in residential homes as well as condo & co-op sales in the Great Neck area.

PROFESSIONAL HOME INSPECTIONS

By Professional Engineers



FCS Since 1974
FEDERATED
CONSULTANT SERVICE INC.
www.fcsinsp.com

Call (800) 422-4473

- #1 Choice of Long Island Realtors
- Over 50,000 Long Island Homes Inspected Since 1974
- No Waiting! Inspection Within 24 to 48 Hours
- Free Termite Inspection/Certificate
- On-Site Written Reports

PUT YOUR EXPERIENCE TO WORK FOR YOU!

Experienced or Newly Licensed Agents Are Welcome Here!

POSITIONS AVAILABLE!

- Office Manager •
- Recruiter •



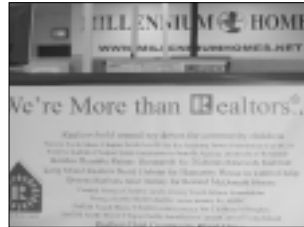
Celebrating **30** Years Of Sales!

Tony Smith
Owner/Broker

Call: (516) 781-5050 or
Email: tonysmith@sasrealestate.com
S.A.S Real Estate
1237 Wantagh Ave, Wantagh NY 11793



"We're More Than Realtors@..."



Realtors across the island are showing their support for LIBOR's new public relations campaign by prominently displaying the "We're More Than Realtors@..." banner in the office as shown by Millennium Homes in Bay Shore and Century 21 Rustic Realty in Coram.

Management Academy.

Held at Weichert Real Estate Affiliates, Inc. corporate headquarters in New Jersey, the Academy is focused on building world-class real estate offices.

WEICHERT, REALTORS® Prospect Hill welcomes new sales associates **Cindy Aronstam, Gita Bhattacharji, German Lobaton and George Richards** to its sales team. These associates will serve real estate needs of clients in Port Jefferson and surrounding areas.

Obituaries

We regret to inform you of the passing of Jan Wijting of Century 21 Rustic Realty in Coram. Condolences may be sent to Jan's sister, Irene Wilson c/o C21 Rustic Realty, 396 Middle County Road, Coram, NY 11727.

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

OUTREACH

Habitat House

LIBOR is also sponsoring a Habitat House scheduled to be built beginning in November, the property is located in Lakeview. Volunteers are very much needed and must be at least 16 years of age. Anyone interested in volunteering their time should contact Christina at 631-661-4800 Ext.358 and get their name/office added to the volunteer list as soon as possible.



MS Bike Tour

The following is an opportunity to raise money for MS...Enjoy one of the largest, most successful and unique one-day bike tours in the country on Sunday, October 15th — the MS Bike Tour. Join 5,000 enthusiastic cyclists riding your choice of



30, 60 or 100 miles to reach our fundraising goal of more than \$2.0 million. All money raised will fund MS research and support services for people with MS and their families. For more information about the 2006 MS Bike Tour, or to donate to MS please visit www.msnyc.org/.

Rebuilding Together Long Island

On October 10th LIBOR sponsored a "Realtor Volunteer Day" in conjunction with Rebuilding Together Long Island; a wheel chair ramp was built for a family in Deer Park.



Rebuilding Together Long Island is a non-profit, non-sectarian organization serving the communities of Nassau and Suffolk. They are dedicated to restoring the homes of low-income homeowners who are elderly, disabled, and/or single-parent families, so they may continue to live in comfort with dignity and independence. For more information visit: www.longisland.rebuildingtogether.org/.

Roel and Associates



What you need to know about the changing residential real estate market on Long Island

LIBOR Members Receive Special Pricing If They Register Before September 12th — Early Bird Cost — \$190 Per Person!

WHEN: Thursday, October 19, 2006
WHERE: Long Island Marriott Hotel & Conference Center
101 James Doolittle Boulevard
Uniondale, New York
TIME: 8:00 a.m. to 5:45 p.m.

SAVE THE DATE!

Real Estate Next is a unique conference that offers an information-packed day of education and networking for Long Island's top residential real estate professionals. We'll explore key trends impacting the regional economy, shifting demographic niches, new housing developments and marketing trends that affect the entire industry—whether you're a real estate agent, mortgage professional, attorney, builder, architect, planner, or housing advocate.

For complete conference details including registration information and sessions, contact Ron Roel at 516-671-7412 or email roel@optonline.net.

ETHICS...This Month's Topics

Case #10-4: Use of "Choose Your Neighbor" Marketing Letters

REALTOR® A listed a property in a new subdivision. At the instruction of his client, Seller X, REALTOR® A did not file information on the listing with his Board's MLS, did not place a "For Sale" sign on the property and did not advertise the property in the local newspaper. Seller X had told REALTOR® A that he wanted the sale handled quietly, with the new purchasers being people who would "fit into the neighborhood-people with the same socioeconomic background" as the other residents of the subdivision.

Based on his conversation with Seller X, REALTOR® A's only marketing effort was mailing a letter to the other residents of the subdivision, inviting them "...to play a part in the decision of who your next neighbor will be. If you know of someone who you would like to live in the neighborhood, please let them know of the availability of this home, or call me and I will be happy to contact them and arrange a private showing."

REALTOR® A's marketing strategy came to the attention of REALTOR® B, whose mother lived in the subdivision. REALTOR® B filed a complaint charging REALTOR® A with a violation of Article 10 of the Code of Ethics.

At the hearing, REALTOR® B told the Hearing Panel of receiving a copy of the marketing letter from his mother, who had

recently moved to the subdivision. REALTOR® B advised the panel that he had checked the Board's MLS for information on the property, had driven past the house to look for a "For Sale" sign and had scanned the Sunday real estate section of the local newspaper for information on the property in either the MLS or the newspaper and noting the absence of a sign on the property. REALTOR® B concluded that REALTOR® A's marketing strategy was to limit access to the property to individuals preselected by the current residents. "In my mind," said REALTOR® B, "this could only mean one thing. REALTOR® A was deliberately discriminating against home seekers from other areas, or those with different backgrounds, who would never have the opportunity to learn about the house's availability. Obviously, REALTOR® A was directing all of his marketing energies into finding purchasers who would not disrupt the ethnic and economic character of the neighborhood."

REALTOR® A defended his actions by advising the panel that he was acting on Seller X's instructions. Seller X appeared as a witness for REALTOR® A and confirmed this fact, adding that he and the other residents of his block had an informal agreement that they would try to find "suitable" purchasers for their homes if they ever decided to sell. Seller X felt that by broadening the marketing campaign to

include all residents of the subdivision he had increased the chances of finding such potential purchasers.

The Hearing Panel found REALTOR® A in violation of Article 10 of the Code of Ethics. In their decision, the panel advised REALTOR® A that no instruction from a client could absolve a REALTOR® from the obligation to market properties without regard to race, color, religion, sex, handicap, familial status, or country of national origin, as expressed in Article 10. There was no doubt, in the panel's opinion, that the exclusive use of "Choose Your Neighbor" letters to market the property was designed to circumvent the requirements of Article 10.

Case #16-18: Assumed Consent for Direct Contact

REALTOR® A, who held an exclusive listing of Client B's property, invited REALTOR® C to cooperate with him. When REALTOR® C, shortly thereafter, received an offer to purchase the property and took it to REALTOR® A, the latter took REALTOR® C with him to present the offer to Client B, and negotiations for the sale were started. The next day, REALTOR® C called on Client B alone, recommended that he accept the offer which was at less than the listed price, and Client B agreed. The contract was signed and the sale made.

These facts were detailed in a complaint

by REALTOR® A to the Board of REALTORS® charging REALTOR® C with unethical conduct in violation of Article 16, having made his second contact with the client without his, REALTOR® A's consent.

At the subsequent hearing, REALTOR® C defended his actions on the basis that since he had been invited to cooperate with REALTOR® A, and particularly since REALTOR® A had invited him to be present when his offer was presented to the seller, REALTOR® C had assumed that he had REALTOR® A's consent for subsequent direct contacts with Client B. He stated further that he had a good reason for going alone because in his first visit to the client, REALTOR® A had undertaken to present his, REALTOR® C's offer without fully understanding it and had made an inept presentation. Questioning by members of the Hearing Panel revealed that there had been some important considerations that REALTOR® A had not understood or explained to the client.

The conclusion of the panel was that the consent of the listing broker required by Article 16, as interpreted by Standard of Practice 16-13, cannot be assumed, but must be expressed; and that REALTOR® C had violated Article 16 by negotiating directly with REALTOR® A's client without REALTOR® A's consent.

**ATTENTION
PROFESSIONAL AGENTS**

**DEAL DIED? COMMISSION LOST?
COMMISSION or PRICE REDUCED?**

MAYBE IT'S TIME FOR A CHANGE

We are an integrated "Full Service" real estate firm. We can help you to hold on to **ALL** your deals, and earn more commissions with additional services.

ONLY CLOSED DEALS MAKE MONEY!!

Among the services our integrated group offer are: Residential & Commercial Real Estate Sales & Leasing, Building Management, Mortgage Financing for all purposes, purchase, refi, equity lines, working capital, construction, expansion, Joint Ventures, site developments, multi-units, Title & Abstract services, Expediting of Permits, C.of C.'s, Z.B.A. applications and C.O. problem resolutions, Design & Construction "from Concept to Completion" In house contract & lease document design & review, Construction & Repairs to expedite / assist in sales or lease. Aggressive & expert broker on site daily to assist & guide in all applications.

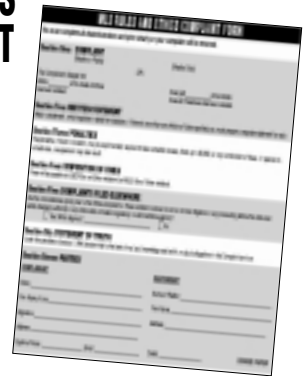
More Services = More Commissions!!!

If you are a professional, and would like to enhance your reputation in a buyer's market and are ready for that change Call **Valerie** at (631) 244-7000 x305 for a personal confidential consultation.

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

VISIT THE WEB AT...
www.mlsirealtor.com/libor/dod/604b.cfm

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



Affordable Full Service Virtual Tours

Virtual 360° Tours starting at only **\$69.95** For a limited time only

www.totaltours360.com/123456



- FREE Pictures on CD
- FREE One Year Hosting
- FREE Realtor.com on Select Tours
- NO Monthly Fees



Total Tours 360
Phone: 516-505-0140
Email: Sales@TotalTours360.com

www.TotalTours360.com

Link your tour to Realtor.com, MSLI.com and your own web site.

PROFESSIONAL DEVELOPMENT

Renew, Rekindle and Recharge Your Enthusiasm

By Richard Weylman

Competitive pressures, persistent negative perceptions of the industry, and the difficulty gaining access to qualified buyers all can wear you down over time. Even the best producers are experiencing difficulty in their marketing and prospecting activities. The consequences of this relentlessly stressful environment is a waning enthusiasm to grow your practice. It is often far easier to rest where you are now than it is to push yourself to the next level. We all know that complacency leads to mediocrity, which almost always leads to disaster. We've seen evidence of this not only in the financial services industry, but throughout corporate America. Thus, the challenge that you face is how to keep yourself responsive, resourceful, and recharged in today's difficult marketing and prospecting environment.

Prospects and clients are influenced and affected by your enthusiasm or lack thereof. In fact, recent surveys indicate that 64% of small business owners say that the positive, enthusiastic fervor of a financial services professional is one of the key reasons they would want to do business with them.

Studies indicate that even though you feel you can mask your lack of enthusiasm about the business and the stress that you're having, it is visible in many ways. People can detect your mindset based on several things:

- How you feel. The emotions that you exhibit during the prospecting and sales process clearly communicate your passion

or lack of passion for the business.

- The way you think. Your opinions and convictions clearly mirror whether or not you are worn down and are not fully charged and enthusiastic about the process that you're recommending.

- By your actions. Your behavior and your disposition prove that actions do speak louder than words.

To rekindle your enthusiasm and prevent yourself from becoming worn down by the difficulties and chaos facing you and the industry today, here are seven tactics that have made a difference in my life and my business that I know will work for you:

1. Practice self-discipline versus self-indulgence. Self-indulgence is thinking about how you feel at a given moment, then deciding what action, if any, to take and worrying about the consequences later. Self-discipline is thinking first about the consequences (if you do or if you don't), taking the appropriate action, and feeling great about doing the right thing once it's done. Self-indulgence tends to build guilt after the fact which, in turn, reduces your enthusiasm for yourself and the work that you're doing.

2. Remember the difference that you make in people's lives. The financial services industry certainly has unlimited income opportunities and most discussions are about how much money can be made. However, the real measure of your success is the difference that you're making in people's lives. Having been orphaned at the age of six, I know what the consequences are of my father not having any financial plan in

place and no life insurance. These are consequences that no one should suffer. My brother, my sister, and I were split up until we became adults and were able to find one another and re-unite. I lived in 19 foster homes by the time I was 18 years old and went to 11 different schools. The great passion I have for the industry in my speaking, seminars, and consulting is driven by my own life experiences. By marketing yourself effectively and prospecting consistently, you can reach more people and make a difference in their lives. You must never forget that the great reward of this industry is not just the money that is made, but the difference that is made in their lives.

3. Avoid negative self-talk. It's so easy today to get caught up in negative self-talk and tell yourself all the things you're not doing right and all the things you need to improve on, and all the things that you are not good at. However, there are enough card-carrying members of the cold water committee that you don't have to throw cold water on every one of your ideas and on yourself as well. Each day focus on and write down three actions you've taken that have had a positive impact on your business and personal relationships.

4. Listen to one motivational or inspirational message each week. In today's contentious society, it is difficult to continue to be enthusiastic and fervent on a daily basis and stay "up." Without recharging yourself, it's impossible to recharge others. Whether this message comes from your religious affiliation or simply from motivational

apes or messages such as those you receive from MDRT and NALU, etc., it is vital to realize that by renewing yourself, only then can you renew others.

5. Read books by and for successful people. It is said that the average agent only reads one book a year. Of course, that's exactly why they're average. The importance of reading is that it not only develops your logic and understanding, but it also develops your verbal skills and gives you exposure to new ideas that you can use to build your business and your relationships. I spend a few minutes each day reading scripture so that I have an opportunity to renew my thoughts and my mind.

6. Focus on your long-term vision versus the short-term. Roger Crawford (author of How High Can You Bounce) tells us that "People without vision perish." Clearly that's true. People get bogged down by the short-term happenings as opposed to what they value for the future. When Helen Keller was asked what was the worst thing about being blind she replied, "To have sight, but not to have vision." Take the time to renew your goals weekly so that you're focused on the long-term and there is not as much impact from the negative things that happen in the short-term.

Ask yourself:
How serious a setback to my life goals is this situation? How serious is this situation when compared to what others around me are facing? How disturbed will I be about this one month from now? What is one
(Continued on page 31)

RE/MAX[®] UNLIMITED

1670 Old Country Road, Suite 208, Plainview
(NEXT DOOR TO THE PLAINVIEW POST OFFICE, LIE EXIT 48)

EXCLUSIVE SERVICES THAT YOUR BUYERS & SELLERS WON'T BE ABLE TO TURN DOWN! ONLY AT THIS OFFICE!

AGENT PROGRAMS

- Up Front Payment for your listings (Bring in a listing and get paid. It's as simple as that!)
- Guaranteed Buyers & Sellers Leads given to You - No Need to Solicit for Business Again!
- No Broker to Agent Competition Ever.
- Complete Home Offices - We set you up from A to Z, Work from Home with All of our High Tech Capabilities!
- Teams Welcomed! Assistants Welcomed!
- Get Any phone # Anytime, even if it is not listed through Our System!
- Broker to Agent Training. Never sit in a Class Again!
- Learn How to do Business Receiving Higher Earnings from Your Clients
- Take your clients out to your next showing in style with Our Limousine Service.

All This and Much More for Less Than You Think!

www.remax-unlimited-ny.com

SERVING ALL OF LONG ISLAND RESIDENTIAL & COMMERCIAL

NASSAU COUNTY CALL 516.822.REMAX (7362)

SUFFOLK COUNTY CALL 631.667.REMAX (7362)

ALL APPOINTMENTS WILL BE CONFIDENTIAL

GIVE YOURSELF A BIG PAY RAISE!



- NO DESK FEE
- NO OFFICE EXPENSES
- NO FRANCHISE FEE
- NO MONTHLY RENT

COMPARE YOUR PRESENT COMMISSIONS TO OUR AGENT'S COMMISSIONS

Total Commission of Your Sales	Agent's Commission	DESTINY REALTY
\$8,000	\$7,701.00	\$299.00
\$15,000	\$14,701.00	\$299.00
\$25,000	\$24,701.00	\$299.00
\$50,000	\$49,701.00	\$299.00

Call Randal at 718-736-1010
E-Mail randal@destinyrealtyny.com

Successful Practice

By Dirk Zeller

We all have a fundamental choice when we fall short of our goals and dreams. We can choose to modify our goals and dreams or magnify our skills needed to reach them. These are the only two solutions to this quandary we are in. Which are you going to choose? We must focus on acquiring the skills to create abundance in life. The mastery of the skills will create a life full of rewards. To acquire the skills in sales in order to create abundance, we need to break it down to two components.

The first is we must talk to a lot of people. Great salespeople talk with more people than mediocre salespeople. By talking to lots of people daily, we insure victory. Mediocre salespeople let their feelings dictate their success in prospecting. When they don't feel like prospecting, they don't. Great salespeople cause their minds to control their actions in a positive manner. George Patton, the famous general, said, "You have to make the mind run the body. Never let the body tell the mind what to do.

The body will always give up. It is always tired — morning, noon and night. The body is never tired if the mind is not tired. You've always got to make the mind take over and keep going." Which is winning daily in your life? The mind or the body? Resolve to control your body and talk to lots of people daily. The second solution is practice. Daily

practice is as valuable as making the sale. To develop a high level of skill in life we must practice. I spent hours in my youth practicing on the racquetball court my variety of shots. If I had not I would never have won any tournaments. For me to be able to be able to play at the professional level in racquetball, I hit hundreds of thousands of cross-court, backhand shots. This allowed that shot to be automatic under tournament pressure conditions. What do you need to practice on to become a world-class Realtor? Is it your prospecting, qualifying, listing presentation, lead follow-up, negotiating? Each one of these areas needs practice. To achieve mastery of these skills it will take thousands of opportunities to improve your skills. Do you want to make the errors on "live" buyers and sellers or do you want to practice on partners where it is cheaper? Which do you choose?

Let me share another example. Your child is learning to ride a bicycle. Do you send your child out on the busiest street for their first day or do you keep him or her in the back yard? I am sure the answer is obvious. Practice in a controlled environment gives us confidence and the skill to compete. It allows us to create wins in practice before we have to play the game.

Make sure you adopt these philosophies and make a concerted effort to talk to a lot of people. You then need to practice daily so you improve your ability to execute in the moment.

The Thinker Leadership Style

By Tony Alessandra

If You're a Thinker...Your high standards are a two-edged sword. Your employees are inspired by your quest for excellence, but often they feel frustrated because they can never quite seem to please you.

One of the best things you can do is lessen and soften your criticisms spoken or unspoken. You can seem so stern sometimes!

Ease up on your need to control. Walk around and spend more time with the troops, chatting up people at the water

cooler or in the lunchroom.

Wake up to the fact that you can have high standards without requiring perfection in each instance. That'll take a load off your shoulders--and off your employees, too.

Whatever your style, being adaptable can help you to build bridges to your employees and make them feel valued. By learning to best respond to their interests and concerns, their strengths and weaknesses, you can get the most from your people as well as leave them more satisfied.

Renew, Rekindle and Recharge Your Enthusiasm

(Continued from page 30)
good thing I can find in all of this?

Keep things in perspective.

7. Manage yourself wisely. Recharge or renew yourself and then put in enough effort to get to where you want to be, not just enough to justify where you are now.

By utilizing these seven proven, practical tactics to renew and recharge yourself, you'll be able to re-engineer your approach to the market, re-think the processes necessary to be effective, and re-energize your clients and prospects.

Source: Frog Pond Group

GET YOUR LISTINGS SOLD NOW!

OUR NEW STRUCTURED PROGRAM GETS PROPERTIES SOLD QUICKLY

REAL ESTATE BROKERS AND AGENTS CONTACT US FOR INFO

MOVE YOUR LISTINGS TO THE TOP OF THE MARKET



Request details:
SALES@ESTATES-ON-LINE.COM
516-569-2302

#1 on Google for Selling Estate Property



MAC LEVITT

IS IT TIME FOR A CHANGE???

Attention : Experienced & New Agents

Come Join The South Shore's Fastest Growing Company!

With 4 Office Locations:
Oceanside – Baldwin – Freeport - East Rockaway

At Century 21 Mac Levitt, You Will Receive...

- Highest Name Recognition in the Industry!
- Unparalleled Internet Presence
- Marketing Tools to Build Your Business/Career
- The Support & Guidance You Need to Take your Career to the Next Level
- Free Training – For All Levels of Expertise

LET OUR SUCCESS WORK FOR YOU!!!

Call for a Confidential Interview
Ask for Greg Verity or Susan Parks
Corporate Headquarters (516) 764-6200

AGENTS WANTED

FOR

Mortgage Broker Co-Venture!

- **Free Training - We do 99% of the Work!**
- **50/50 Split on All Profit**
- **Permissible with NYS as Loan Solicitation Branch (Not a Net Branch)**
- **Purchase Mortgages, Refinances, Credit Lines, Debt Consolidation**
- **Make thousands of Extra Dollars with Existing Customers, Past Clients and Especially Home Buyers you are now Giving Away!**
- **Even with No Points, average Profit is up to 4.5%**
- **Dual Agency Permissible (when applicable)**

Don't Snooze and Lose!! This Co-Venture is what You have been waiting for! Established in 1993 we have 100's of Programs & Lenders Nationwide and the Experience to close in Days if needed. We process ALL Mortgages on Premise, Fast FREE Application. OUR Fast appraisal with All Credit Programs!! Free Consultation. Let's Talk!

PERFORMANCE RESIDENTIAL CAPITAL CORP.

Mortgage • Refinance • Solutions

847 Fulton Street (Rt 109) • Farmingdale, NY 11735
516-845-4700 • Fax 516-845-4704

Ask for Joseph or Kathy
www.performancency.com

Registered Mortgage Broker New York State Banking Dept.
Loans Arranged Through Third Party Providers

PROFESSIONAL DEVELOPMENT

FREE STRATUS DEMO

MLS STRATUS DEMONSTRATION — FREE

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

LIBOR Members with CE: \$25 • LIBOR Members without CE: FREE

West Babylon	Nov. 9	9:30 a.m. — 12:30 p.m.
Jackson Heights	Nov. 9	10:00 a.m. — 1:00 p.m.
Riverhead	Nov. 8	10:00 a.m. — 1:00 p.m.
Woodbury	Nov. 9	10:00 a.m. — 1:00 p.m.

3.75 HOUR STRATUS HANDS ON

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! 3.75 Hours (1 meeting)

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

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

West Babylon	Nov. 1	(A.M. Session)	9:00 a.m. — 12:45 p.m.
Jackson Heights	Nov. 7	(A.M. Session)	9:00 a.m. — 12:45 p.m.
Riverhead	Nov. 6	(A.M. Session)	9:00 a.m. — 12:45 p.m.
Woodbury	Nov. 20	(A.M. Session)	9:00 a.m. — 12:45 p.m.

MAXIMIZE YOUR STRATUS SEARCHES — SEARCHING LEVEL 2

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

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

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

West Babylon	Nov. 1	(P.M. Session)	1:45 p.m. — 5:30 p.m.
Jackson Heights	Nov. 7	(P.M. Session)	1:45 p.m. — 5:30 p.m.
Riverhead	Nov. 6	(P.M. Session)	1:45 p.m. — 5:30 p.m.
Woodbury	Nov. 20	(P.M. Session)	1:45 p.m. — 5:30 p.m.

POWER LISTING WITH CMA AND OTHER STRATUS TOOLS

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

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

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

West Babylon	Nov. 17	(A.M. Session)	9:00 a.m. — 12:45 p.m.
Jackson Heights	Oct. 25, Nov. 16	(A.M. Session)	9:00 a.m. — 12:45 p.m.
Riverhead	Nov. 29	(A.M. Session)	9:00 a.m. — 12:45 p.m.
Woodbury	Oct. 26, Nov. 28	(A.M. Session)	9:00 a.m. — 12:45 p.m.

LEADS & LABELS WITH STRATUS RECORDS

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

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

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

West Babylon	Nov. 17	(P.M. Session)	1:45 p.m. — 5:30 p.m.
Jackson Heights	Oct. 25, Nov. 16	(P.M. Session)	1:45 p.m. — 5:30 p.m.
Riverhead	Nov. 29	(P.M. Session)	1:45 p.m. — 5:30 p.m.
Woodbury	Oct. 26, Nov. 28	(P.M. Session)	1:45 p.m. — 5:30 p.m.

PRIVATE TUTORING

PRIVATE INDIVIDUAL HANDS ON TUTORING

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

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

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

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

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

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

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

GENERAL COMPUTER TRAINING

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

COMPUTER ESSENTIALS USING WINDOWS XP AND THE INTERNET

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

PRE-REQUISITES: NONE. NO CE AVAILABLE.

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

West Babylon	Nov. 8, Dec. 5	9:30 a.m. — 1:30 p.m.
Jackson Heights	Nov. 6, Dec. 4	10:00 a.m. — 2:00 p.m.
Riverhead	Nov. 8	10:00 a.m. — 2:00 p.m.
Woodbury	Nov. 7, Dec. 4	10:00 a.m. — 2:00 p.m.

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

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

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

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

West Babylon	Dec. 13	9:30 a.m. — 1:30 p.m.
Jackson Heights	Dec. 12	10:00 a.m. — 2:00 p.m.
Riverhead	Oct. 30, Dec. 11	10:00 a.m. — 2:00 p.m.
Woodbury	Oct. 16, Nov. 16	10:00 a.m. — 2:00 p.m.

TOP 20 WEBSITES EVERY REALTOR NEEDS

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

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

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

West Babylon	Dec. 18	9:30 a.m. — 1:30 p.m.
------------------------	-------------------	-----------------------

E-MARKETING AND CONTACT MANAGEMENT USING MICROSOFT OUTLOOK

This course is designed for the Realtor who knows the importance of creating and maintaining strong contacts. Through correspondence and organization, agents can build their business and develop critical relationships with customers and business associates. Outlook is a desktop information management program. In this class you will learn how to set up Outlook Today, change Views, manage E-Mail inbox, create folders, set up auto-responders and multiple signatures, create and manage Contacts, set up Categories and Filters, create Mailing Labels, Calendar, recurring appointments and printing various calendar views. Note: This course will not cover the Outlook Express program that is distributed free on many new PCs. **Users should verify ownership of Microsoft Outlook prior to Registering.** 4 Hours — NO CE AVAILABLE

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

West Babylon	Dec. 7	9:30 a.m. — 1:30 p.m.
Woodbury	Nov. 14	10:00 a.m. — 2:00 p.m.

CE IS NOT AVAILABLE FOR THE 4 CLASSES ABOVE.

22.5 HOUR STRATUS CERTIFICATION

GET STRATIFIED!!!

Approved for 22.5 hours NYS Continuing Education Credit.

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

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

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

Riverhead	Oct. 18, 20 and 23 SOLD OUT	West Babylon	Nov. 27, 28 and 30
West Babylon	Oct. 24, 25 and 27	West Babylon	Dec. 4, 6 and 8
Jackson Heights	Oct. 24, 26 and 30	Woodbury	Dec. 4, 5 and 7
West Babylon	Oct. 28, Nov. 4 and 18	Riverhead	Dec. 5, 6 and 8
Saturday Classes		Jackson Heights	Dec. 6, 8 and 11
West Babylon	Nov. 7, 9 and 15	West Babylon	Dec. 12, 14 and 15
Woodbury	Nov. 13, 15 and 17	Woodbury	Dec. 12, 14 and 18
Jackson Heights	Nov. 13, 15 and 17	Jackson Heights	Dec. 14, 15 and 18

Register on line at msli.com or call to register 631-661-4800 ext. 21 or 718-429-8666 or 631-369-6148 or 516-284-5413

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

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

TO REGISTER:
REGISTER BY TELEPHONE OR FAX:
REALTOR SERVICE CENTER

West Babylon (631) 661-4800 Fax (631) 661-2103	Riverhead (631) 369-6148 Fax (631) 369-6172
Jackson Heights (718) 429-8666 Fax (718) 429-6959	Woodbury (516) 248-5413 Fax (516) 248-5415

MAIL YOUR REGISTRATION:*

Realtor Building
 300 Sunrise Highway
 West Babylon, NY 11704
 Attn: Education Department
 *This registration option is not available for Computer Classes.

REGISTER ON-LINE AT:
www.msli.com

INFORMATION:

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

FOR DIRECTIONS TO ALL (INCLUDING OFF-SITE) COURSE LOCATIONS:
 Visit our website at www.msli.com

CANCELLATION POLICY:

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

COMPUTER EDUCATION



CONTINUING EDUCATION

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

- 10/12 — "Millennium Marketing Madness"
- 10/13 — "Digital Presentation Pizazz"
- 10/23 — "Environmental Construction Concerns in Residential Real Estate"
- 10/25 — "Home Inspection Survival Guide for Realtors: Understanding the Process for a Smoother Transaction"
- 11/8 — "Assisting Sellers in Transacting Short Sales in lieu of the Sellers Losing Their Properties in Foreclosure"*
- 11/15 — "Negotiation: Client Advocacy"*
- 11/16 — "Working with Seniors; the Oldies but Goodies"
- 11/21 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"*
- 11/30 — "Mortgage Knowledge To Save Your Deal"
- 12/14 — "Our Business Is Changing; Are You Up To Date?*"

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

- 10/11 — "Real Estate Consulting"
- 10/12 — "Good Morning Class: A Wake-Up Call on Dealing with Today's Buyers, Sellers & Unprecedented Market Conditions"
- 11/9 — "What Every Realtor Should Know; A Risk Reduction Seminar"*
- 11/14 — "Mortgage Knowledge To Save Your Deal"
- 11/21 — "Introduction to Commercial & Investment Real Estate: Tools of the Trade"
- 12/7 — "Home Inspection Survival Guide for Realtors: Understanding the Process for a Smoother Transaction"
- 12/11 — "Working with Seniors; the Oldies but Goodies"
- 12/18 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"*

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

- 10/12 — "Introduction to Commercial & Investment Real Estate: Tools of the Trade"
- 10/19 — "Understanding Like-Kind Exchanges Under Section 1031 of the Internal Revenue Code to Benefit Both Clients & Customers"*
- 10/25 — "Consumer-Based Marketing"
- 11/7 — "Disclosure — Insulation from Litigation — Safeguards & Precautions"*
- 11/9 — "Home Inspection Survival Guide for Realtors: Understanding the Process for a Smoother Transaction"
- 11/30 — "Our Business Is Changing; Are You Up To Date?*"
- 12/7 — "Property Management: Managing 1-4 Family Homes"
- 12/12 — "Buyer Brokerage & Ethics: The Right Choices"*
- 12/13 — "Good Morning Class: A Wake-Up Call on Dealing with Today's Buyers, Sellers & Unprecedented Market Conditions"
- 12/19 — "Mortgage Knowledge To Save Your Deal"

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

- 10/31 — "Mortgage Knowledge To Save Your Deal"
- 11/9 — "Commercial Real Estate: All About Leases"
- 11/14 — "Home Inspection Survival Guide for Realtors: Understanding the Process for a Smoother Transaction"

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

- 10/17 — "Buyer Brokerage & Ethics: The Right Choices"*
- 10/31 — "Home Inspection Survival Guide for Realtors: Understanding the Process for a Smoother Transaction"
- 11/6 — "Introduction to Commercial & Investment Real Estate - Tools of the Trade"
- 11/20 — "Personal Assistant: Delegate for Dollars"
- 11/29 — "What You Don't Know Can & Will Be Held Against You in a Court of Law"
- 12/1 — "Mortgage Knowledge To Save Your Deal"
- 12/12 — "Making the Right Decisions; Even When Nobody's Looking"
- 12/18 — "Building A Better CMA; Applying the Principles of Residential Appraising"

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

DESIGNATION & PROF DEVELOPMENT

DESIGNATION & PROFESSIONAL DEVELOPMENT

CBR — CERTIFIED BUYER REPRESENTATIVE DESIGNATION COURSE

Approved for 22 1/2 hours NYS Continuing Education Credit.
 Nov. 28, 29, 30, 2006 West Babylon Before/After 11/14
 Time: 8:30am – 5:30pm
 Instructor: JAMES V. PUGLIESE, CRB, GRI, ITI, CBR
 *Tuition: Before: \$345 LIBOR Members, \$375 Non-Members
 After: \$375 LIBOR Members, \$405 Non Members

NEW YORK STATE REALTOR INSTITUTE

2006 GRI, SRES & ABR DESIGNATION COURSE OFFERINGS

(All NYSAR Classes)

Each module approved for NYS CE credit.

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

GRI409 November 6 & 7, 2006
 ABR (Required) October 23-24, 2006
 ABR (Elective) October 20, 2006

To register for GRI courses, call NYSAR @ 518-463-0300.



LICENSING

45-HOUR SALESPERSON QUALIFYING COURSES

Woodbury 9AM – 5:30PM October 23-27, 30*
 Riverhead 9AM – 5:30PM October 30-Nov. 3, 6*
 West Babylon 9AM – 5:30PM November 13-17, 20*
 Rockville Centre 9AM – 5:30PM November 27-Dec. 1, 4*
 West Babylon 9AM – 5:30PM December 4-8, 11*
 Woodbury 9AM – 5:30PM December 4-8, 11*
 *Exam date till 6:30PM
 TUITION: Salesperson: \$175 – register 5 business days before course; \$195 – thereafter.
 Broker: \$175 – LIBOR Members; \$195 – Non-members.

45-HOUR BROKER QUALIFYING COURSES

West Babylon 9AM – 5:00PM October 30-Nov. 3, 6, 7*
 Riverhead 9AM – 5:00PM November 13-17, 20, 21*
 *Exam date till 7:00PM

CONTINUING EDUCATION

NEW AGENT "UP & RUNNING" ROOKIE CERTIFICATE PROGRAM

This course assists new agents in launching their career in the real estate profession. You will learn how to: listing & selling effectively, work with customers & clients, prospect, market & overcome objections, negotiate effectively to close the sale, work within the guidelines of the law & REALTOR® Code of Ethics & MLS Rules, control your success!
 Approved for 7 1/2 hours NYS CE credit.

October 23-26, 2006 West Babylon 5:30PM – 8:30PM (Evenings)
 November 1-3, 2006 Jackson Heights 9:00AM – 1:00PM
 November 18-19, 2006 West Babylon 10:00AM – 5:00PM
 November 27-29, 2006 Riverhead 9:00AM – 1:00PM
 December 11-13, 2006 West Babylon 9:00AM – 1:00PM
 December 13-15, 2006 Woodbury 9:00AM – 1:00PM

Tuition:	w/o CE	with CE
LIBOR Licensing Students	\$25	\$65.00
LIBOR Members	\$25	\$65.00
Non-members	\$150.00	\$215.00

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

The BEST 2-day real estate listing & selling course designed for immediate success! For salespeople at any point in their career...with National Trainer, Jim Pugliese, ABR, CRB, GRI, CBR, ITI, CSP
 Approved for 15 hours NYS CE credit.

Dates to Follow
 Tuition: \$145 LIBOR Members, \$175 Non-members 9:00AM – 5:30PM

MAKING MORE MONEY WITH MORTGAGES

This course is for real estate agents & brokers who are seeking the ability to legally participate in the mortgage industry, mortgage companies wanting to train new loan officers and real estate agents wanting to learn more about the mortgage process.
 Approved for 22 1/2 hours NYS CE credit.

November 1-3, 2006 West Babylon 9:00AM — 5:30PM
 Tuition: \$245 LIBOR Members, \$295 Non-members Instructor: Dominick Sutera

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.

More Offerings to Be Announced
 Time: 10:00AM — 1:00PM • Tuition: \$20 LIBOR Members, \$45 Non-members

FAIR HOUSING AWARENESS IN SALES & RENTALS

3-Hour CE Certificate Course. Every responsible REALTOR® has an obligation to know and understand federal, state and local Fair Housing laws and how they relate to real estate. In this informative session, we will review these laws, their impact on dealing with buyers, sellers and renters of property, how to avoid practices which may be discriminatory and how to deal with sensitive questions. This session is guaranteed to provide you with insight for applying the law to "real world" real estate. If your office is ever tested for discriminatory practices, this is one test you won't want to and can't afford to fail.

October 26, 2006 West Babylon Instructor: Don Scanlon
 Time: 1:30PM — 4:30PM • Tuition: \$25 LIBOR Members, \$40 Non-members

FLORIDA REAL ESTATE BROKER LICENSING COURSE

Through All-Florida Real Estate School — Instructor: Daniel J. Taddeo, P.A.
 Approved for 22 1/2 hours NYS CE credit.

October 16-22, 2006 West Babylon 8:45AM – 6:30PM
 October 23-29, 2006 Jackson Heights 8:45AM – 6:30PM
 Tuition: \$395 LIBOR Members, \$495 Non-members

Complete the course in 7 days without the expense of going to Florida! Now you can take your Florida State Exam here in NY — 2 locations: Garden City or Manhattan.

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.

November 8, 2006 Jackson Heights December 14, 2006 West Babylon
 Time: 10:00AM – 1:00PM Instructor: Sai D'Agate, REALTOR
 Tuition: \$35 LIBOR Members, \$55 Non-members

CIPS DESIGNATION COURSE

CERTIFIED INTERNATIONAL PROPERTY SPECIALIST DESIGNATION COURSE

Presented by LIBOR in conjunction with NYS Association of Realtors.
 Approved for 7 hours NYS CE credit.

Oct. 16-17, 2006 West Babylon Instructor: David Michonski, CIPS
 Time: 8:30am – 5:30pm
 Tuition: \$320 LIBOR Members, \$345 Non-members • Register 10 Days Early: SAVE \$25!
 To register for CIPS courses, call NYSAR @ 518-463-0300.



REAL ESTATE EDUCATION

SERVICES DIRECTORY

BUSINESS CAREER OPPORTUNITIES

Century 21 AA Realty.....	631.774.5177
Century 21 American Home/Your Home.....	516.826.4600
Century 21 Annettes.....	516.564.4480
Century 21 Mac Levitt.....	516.764.6200
Century 21 Metro NY Brokers Council.....	800.537.8108
Century 21 Parisi Realty.....	516.729.4899
Daniel Gale Sotheby's International Realty.....	888.931.9500
Destiny Realty.....	718.736.1010
ERA Top Service Realty.....	718.441.5800
EXIT Realty of NYC & LI.....	347.624.2251
Keystone Realty.....	800.390.8083
Laffey Associates.....	516.625.9848
Long Island Realty Agents.....	516.433.5290
Prudential Douglas Elliman Real Estate.....	631.549.7401
Prudential Galeria.....	516.746.0440 x 62
RE/MAX of New York, Inc.....	800.736.2969
RE/MAX Unlimited.....	516.822.7362
Charles Rutenberg Realty.....	516.575.7500
S.A.S. Real Estate.....	516.781.5050
Suffolk Realty Group.....	631.244.7000
World Properties International — Sea to Sky Realty.....	631.961.4626

ENGINEERS

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

HOME & EQUIPMENT INSPECTIONS/SERVICES

AC&E Home Inspection & Engineering.....	631.205.1340
Federated Consultant Service.....	800.422.4473
HouseMaster Home Inspection.....	800.805.1122
Knockout Home Inspections.....	800.404.9577

INSURANCE/LEGAL

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

MEDIA

Clover Mill Associates.....	516.568.1800
LIBOR Membership Directory.....	631.661.9126
MLS/LIBOR — Web Site.....	631.661.4800 x 348
	mlsli.com, mlsstratus.com
The REALTOR® Advertising.....	516.676.6089
Total Tours 360.....	516.505.0140

MEMBER BENEFITS

New York State Association of Realtors.....	518.463.0300 x 229
---	--------------------

MORTGAGES

EFI Capital.....	888.393.3422
Performance Residential Capital.....	516.845.4700

PROMOTION SERVICES

DSI Design Group.....	516.676.6089
Estates-On-Line.....	516.569.2302

PROPERTY SALES

Greenthal.....	718.423.3130
----------------	--------------

TECHNOLOGY

MLS Products & Services.....	631.661.4800 x 11
MLS Tech Support Services.....	631.661.TECH

VIRTUAL BUSINESS SERVICES

Intelligent Office.....	631.881.0800
-------------------------	--------------

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

**LONG ISLAND REALTORS®
FEDERAL CREDIT UNION**
"Lighting the way to your financial success"

Services

- Savings
- Checking
- Direct Deposit
- Internet Account Access
- Credit Cards
- Auto Loans
- Share Secured Loans
- Personal Loans
- Vacation Club
- Holiday Club
- Mortgage Lending
- American Express
- Gift Checks & Travelers Checks

Serving our members since 1977

**300 Sunrise Highway
West Babylon, New York 11704**

(631) 661-4800 ext 371 Visit us at: www.lirfcu.com

Advertise In

THE REALTOR®

**The Publication
That Reaches
Over 26,000 LIBOR
Members!**

CONTACT...

DSI DESIGN GROUP

CHRISTOPHER MEADOWS
Tel: (516) 676-6089 • Fax: (516) 676-4769
email: studio@dsidesigngroup.com

VISA MasterCard AMERICAN EXPRESS Cards

Need Help With Your Ad?
We offer professional Design and Ad Layout services at a reasonable cost.

100% COMMISSIONS!
100% SUPPORT!
100% SUCCESS!



www.LIRealtyAgents.com

<u>Included at No Charge</u>	<u>Them</u>	<u>US</u>
Personal Support from a Broker / Attorney	NO	YES
Personalized Color Business Cards	NO	YES
For Sale Signs	NO	YES
Open House Signs	NO	YES
Customized Signs & Name Riders	NO	YES
Monthly Fee Guaranteed Never to Increase!	NO	YES
Web Page & Email Account	Some	YES
Marketing & Advertising Assistance	Some	YES
Unlimited MLS Forms & Custom Contracts	NO	YES
REAL Buyer & Seller Leads (not internet leads)	NO	YES
Complete Agent Manuals & Checklists	NO	YES
HUD & Section 8 Broker	NO	YES
Private Training by Broker / Attorney	NO	YES
Fully Equipped Office Space	YES	YES
Corporate E & O Insurance	Some	YES

For \$199 / Month you get 100% Commissions plus EVERYTHING you need!
Other Plans starting at only \$99/month

Long Island Realty Agents - The Intelligent Choice
VISIT OUR WEBSITE AND CALL FOR A CONFIDENTIAL INTERVIEW

Isn't It Time You Get The Commission You Deserve?

516 662-1176

RE/MAX of New York, Inc.

Corporate Office
990 Stewart Avenue
Garden City, NY 11530
516-832-6601



**Your Life.
Your Business.
Your Way.**

www.remax.com

*** RE/MAX COMPETITIVE ADVANTAGES ***

- **Leading National Advertising - 52% Share Of Voice**
- **100% Commissions**
- **RE/MAX Satellite Network**
- **National IDX - FREE Internet Leads**
- **Renowned Properties**
- **Over 6,500 Offices**
- **Commercial Investment**
- **Agent to Agent Referrals**
- **Global Presence - 63 Countries**
- **Over 120,000 Top Producing Associates**

Average RE/MAX Agent Annual Commissions \$129,856

- **Over 150 Offices in New York State**
- **Over 70 to Choose from on Long Island**

**Make The Best Move Of Your Career Now!
Join The Leading Real Estate Company in
New York And The World - RE/MAX.**

Do You Need Any More Reasons To Join RE/MAX?

Call Now For A Confidential Interview

SUFFOLK COUNTY

RE/MAX Alliance	Port Jefferson Station	631-642-1919
RE/MAX Alliance	Wading River	631-929-9600
RE/MAX Beach Properties	Southampton	631-642-6300
RE/MAX Beach Properties	East Hampton	631-642-6300
RE/MAX Beach Properties	Sag Harbor	631-642-6300
RE/MAX Best	West Babylon	631-321-0100
RE/MAX Beyond	Saint James	631-862-1100
RE/MAX Best Island	Islandia	631-234-3900
RE/MAX Coast & Country	Bridgehampton	631-537-6043
RE/MAX Coast & Country	Hampton Bays	631-728-0700
RE/MAX East	Cutchogue	631-734-6000
RE/MAX Finest	Smithtown	631-724-9800
RE/MAX Horizons	Miller Place	631-209-1873
RE/MAX Integrity Leaders	Centereach	631-736-2000

RE/MAX New Island	Lindenhurst	631-957-0500
RE/MAX North Shore	Huntington	631-499-4040
RE/MAX North Shore	Huntington	631-549-2600
RE/MAX Old Carriage House	East Moriches	631-874-4040
RE/MAX One	Lk. Ronkonkoma	631-585-8700
RE/MAX Platinum	Selden	631-736-0660
RE/MAX Professional Group	Northport	631-261-7800
RE/MAX Property Network	Patchogue	631-776-9000
RE/MAX Results Plus	Islip	631-277-5000
RE/MAX Select	Amityville	631-264-3800
RE/MAX Showcase	East Islip	631-859-8700
RE/MAX Signature R. E.	Babylon	631-422-7400
RE/MAX Signature R. E.	East Setauket	631-941-4111
RE/MAX South Bay Realty	Shirley	631-281-2300
RE/MAX Summit	Commack	631-462-2900

QUEENS

RE/MAX 2000	Ozone Park	718-848-2500
RE/MAX Advantage	Bellrose Village	718-343-9777
RE/MAX Continental	Forest Hills	718-261-7500
RE/MAX Eagle	College Point	718-663-4366
RE/MAX Family	Fresh Meadows	718-454-6500
RE/MAX Frontier	Flushing	718-888-9100
RE/MAX Frontier	Little Neck	718-224-2900
RE/MAX Liberty	Ozone Park	718-848-4700
RE/MAX Millennium	Flushing	718-353-6000
RE/MAX People Realty	Flushing	718-888-0881
RE/MAX People Realty	Flushing	718-683-3700
RE/MAX Quality	Jamaica	718-523-1616
RE/MAX Southshore Realty	Rosedale	718-276-4848
RE/MAX Southshore Realty	Cambria Heights	718-949-4848
RE/MAX Team	Jackson Heights	718-429-4400
RE/MAX Team	Corona	718-429-4400
RE/MAX Today	Long Island City	718-274-2400
RE/MAX Universal	Bayside	718-279-9000
RE/MAX Universal	Elmhurst	718-592-1234
RE/MAX Vision	Hollis	718-264-7800
RE/MAX Xcel Realty	Richmond Hill	718-925-1100

NASSAU COUNTY

RE/MAX Action	Freeport	516-379-1700
RE/MAX Central	East Meadow	516-731-2700
RE/MAX Fine Homes & Estates	East Hills	516-621-4800
RE/MAX Gold Coast	Port Washington	516-767-1010
RE/MAX Hearthstone	Merrick	516-771-8300
RE/MAX Home Town	Bethpage	516-931-4663
RE/MAX Innovations	Wantagh	516-221-7362
RE/MAX One Stop	Hempstead	516-481-7653
RE/MAX Prime R. E.	Syosset	516-921-4330
RE/MAX Shores	Oceanside	516-624-1400
RE/MAX Shores	Baldwin	516-867-4444
RE/MAX Shores	Long Beach	516-889-0900
RE/MAX Shores	Massapequa	516-797-5700
RE/MAX Southshore Realty	Valley Stream	516-599-4848
RE/MAX Synergy	New Hyde Park	516-437-1900
RE/MAX Town & Country	Great Neck Village	516-487-5432
RE/MAX Traditional Homes	Farmingdale	516-293-3358
RE/MAX Unlimited	Plainview	516-822-7362
RE/MAX Village Manor	Stewart Manor	516-326-2555
RE/MAX Village Properties	Mineola	516-741-5960
RE/MAX West	West Hempstead	516-481-6005
RE/MAX West	Valley Stream	516-256-4600
RE/MAX Winners	Westbury	516-997-3677

Equal opportunity employers. Each RE/MAX® office is independently owned and operated.
2006 by RE/MAX International, Inc. All rights reserved.